



HAMPSHIRE COLLEGE

Frequently Asked Questions For Hampshire College Students 2010-2011 Medical Insurance Plan

Who do I contact if I have questions or need help?

Questions about what's covered, how to access benefits, enrollment concerns, or replacement ID cards?

Gallagher Koster
500 Victory Road
Quincy, MA 02171
1-800-398-6519
Email: HampshireStudent@gallagherkoster.com

Questions about a specific claim or claims payment?

UnitedHealthcare Student Resources
PO box 809025
Dallas, TX 75380-9025
1-800-767-0700
Email: GKclaims@uhcsr.com
Register for Online Claims Look-up at www.uhcsr.com, "My Account"

How can I find Preferred Providers in Harvard Pilgrim or UnitedHealthcare?

<http://www.uhcsr.com>, under "Find My School's Plan"
1-800-767-0700

How can I find a Participating Pharmacy?

UnitedHealthcare Network Pharmacy
www.uhcsr.com, click on "Student Health Insurance & Plans"

How do I learn more about the Gallagher Koster Complements Programs?

EyeMed Discount Vision Plan

www.enrollwiththeyemed.com
1-866-839-3633

Basix Dental Savings and CampusFit

www.basixstudent.com
1-888-274-9961

How do I learn more about Worldwide Assistance Services?

Scholastic Emergency Services
Within the U.S. 1-877-488-9833
Outside the U.S 1-609-452-8570

Collegiate Assistance Program, 24/7 Nurse Advice Line

1-877-643-5130

Enrollment/Eligibility

Who is eligible?

- Massachusetts Law requires all College Students registered for at least 75% of full-time credits to carry health insurance. At Hampshire College, all students enrolled at the College are eligible to enroll in the Student Medical Insurance Plan.
- Students on Field Study or Leave of Absence, who have been previously insured under this Plan for at least the previous term prior to the Field Study or Leave of Absence, are eligible to enroll in the Student Medical Insurance Plan for a maximum of two semesters at a time.
- Eligible dependents of insured students can also be enrolled in the Student Medical Insurance Plan for an additional cost.

How do I enroll?

- All eligible students (including students on Field Study) who do not submit an online waiver by the deadline will be automatically enrolled in the student insurance plan.

How do I enroll my eligible dependents?

- Students may enroll their eligible dependents online for an additional premium by visiting www.gallagherkoster.com/Hampshire selecting "Dependent Enrollment" and completing the form
- Dependents must be enrolled by the deadline which is 30 days from the effective date of the policy, or within 31 days of a qualifying event (e.g. marriage or birth).

Can I waive the Qualifying Student Health Insurance Program (QSHIP) with any of the insurance plans offered through The Commonwealth Connector?

Students are not eligible for any of the subsidized Commonwealth Care programs and these programs cannot be used to waive the student health insurance plan. Students are eligible for the insurance plans offered through Commonwealth Choice, but these plans should be reviewed carefully as they may have very high deductibles and sometimes limited benefits.

Is there anything I need to know before waiving coverage?

Before waiving you should review your current policy to be sure that it provides comparable coverage:

- Will your current plan cover medical care beyond emergency services (i.e. Doctor's office visits; diagnostic testing, labs & x-rays; and prescription drugs) in the 5 College area?
- Does your plan have a high deductible that must first be met before your plan will pay for services received?
- Does your health plan have doctors and hospitals in the 5 College area?
- If you are able to receive care, will you have to pay upfront and then seek reimbursement?

How do I waive?

If you determine your coverage to be comparable, go to www.gallagherkoster.com/Hampshire.

1. Click on 'Student Waive Forms'
 2. Log In. Your user account has already been created by Gallagher Koster and Hampshire College. Your username will be your Hampshire College Email address. Your password will be your student ID number.
 3. Select the Red "I want to Waive" button. When waiving the insurance, have your current health insurance ID card ready as you will need this information in order to complete the waiver form. Immediately upon submitting your online form you will receive a confirmation number. Please save this number and print a copy of your confirmation for your records.
- International students can not waive coverage unless they are currently insured by a plan of comparable coverage underwritten by a U.S. based carrier.

Can students with comparable coverage still enroll in the student insurance plan?

Yes. Many parents and students enjoy the peace of mind of having the additional coverage. Some of the benefits of being enrolled in a student plan include:

- Access to Gallagher Koster Complements, dental and vision savings programs, and CampusFit for a healthy lifestyle initiative.
- Worldwide Travel Assistance services for students studying abroad, including services for medical evacuation and repatriation.
- Students who may hit the maximum age on their parents' plan will remain fully insured in the student insurance. There are no limitations based on age.

Insurance Plan Benefits

What changes have been made for 2010-2011?

1. The Pre-existing Condition limitation has been eliminated
2. The maximum benefit for High Cost Procedures has been increased from \$3,000 to \$5,000 per accident/sickness.
3. The maximum benefit for Ambulance Services has been removed, unlimited benefit.
4. The outpatient Prescription Drug maximum has increased from \$1,500 to \$2,000, maintaining the same copayments of \$10 for Tier 1, \$25 for Tier 2 and \$45 for Tier 3.
4. The insurance company has changed to Harvard Pilgrim Health Care Insurance Company and claims will be paid by UnitedHealthcare **StudentResources**.
5. The preferred provider network will be Harvard Pilgrim (in MA, ME, and NH) and UnitedHealthcare Options PPO outside of these states. The pharmacy network will be Medco, administered through UnitedHealthcare.

How much does the plan cost?

	Fall Semester	Spring Semester
Coverage Period	8/15/10 - 1/14/11	1/15/11 - 8/14/11
Student	\$550	\$762
Spouse/Same-Sex Domestic Partner	\$848	\$1,687
Child(ren)	\$600	\$1,221

What is covered under the Student Medical Insurance Plan?

- The plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care and prescription drugs.
- The maximum benefit allowed for each accident or sickness is \$100,000.
- Services provided by a participating network provider are generally covered at 100% Preferred Allowance, while services provided by a non-network provider are generally covered at 80% Reasonable and Customary after the \$100 per policy year deductible.
- Please refer to the plan brochure available at www.gallagherkoster.com/Hampshire and click on "Brochure and Plan Documents" for complete details about coverage, limitations, and exclusions.

How do I get my prescriptions filled?

- The pharmacy benefit program includes retail chains as well as independent pharmacies through the United Healthcare Network Pharmacy Program. UHC Pharmacies are pharmacies that participate in Medco.
- At designated UHC pharmacies; you will pay \$10 co-payment for a 30-day supply of a Tier-1 drug, and a \$25 co-payment for a 30-day supply of a Tier-2 drug, and \$45 co-payment for a 30-day supply Tier-3 drug up to the \$2,000 per policy year maximum benefit.
- To help monitor their prescription costs, students will receive notification when they are reaching their maximum benefit and when they have reached the maximum benefit allowed.
- Outpatient medications for treatment of a Covered Expense are covered prescriptions. If the treatment of a medical condition is limited or excluded, the outpatient prescription is likewise limited or excluded.
- Click on "Pharmacy Program" at www.gallagherkoster.com/Hampshire to learn the details of the pharmacy program, including the Mail Service Program

Mail Service Program

- Students on a maintenance prescription should consider using the Mail Service Program. Through the Mail Service Program you will pay 2.5 the cost of a 30-day supply for a 90-day supply of their prescription drug.

Supply Limit Program

- There are specific prescriptions that fall under this program, generally under the categories of anti-depressants and hypnotics or sedatives. The Quantity Level Limits (QLL) program defines the maximum quantity of medication that is covered for one prescription or copayment and the Quantity Duration (QD) program defines the maximum quantity of medication that can be covered in a specified time period.
- These drugs are covered but could require additional follow up by your physician if the prescription quantity exceeds and/or duration is shorter than the established supply limits. These supply limits follow manufacturing dosing guidelines, clinical based trials of the drug itself, therapeutic efficiency and other corresponding medical literature.

What if I have a pre-existing condition, am I covered?

Pre-Existing Conditions are covered immediately as of the effective date of the policy, there is no waiting period.

Am I required to get a referral from my school's Health Services before I seek treatment elsewhere?

Yes, a referral is required before being able to seek care or treatment from an off-campus provider. Please refer to the plan brochure for details about the referral requirement and the exceptions to it.

Do I get an ID Card?

Yes, ID Cards are delivered on campus in your campus mailbox. ID Cards are also online 24-48 hours after receipt of your enrollment information from the College and can be printed per the request of the school or student.

How do I print an ID card online?

- 1.) www.gallagherkoster.com/Hampshire
- 2.) Log-in using your existing account information.
- 3.) Select "Authorize Account" located to the left of your screen under Account Information and entered your Student ID number along with your date of birth.
- 4.) Once your account has been authorized, select 'Account Home' and click on 'Generate ID Card'.

Does this plan cover me when I am off campus, traveling or studying abroad?

Yes, the Student Medical Insurance Plan covers you during semester breaks, summer vacation and even if you're traveling or studying abroad. You'll be covered for the period for which you paid premium.

In addition to being covered for medical treatment and services, you will also be covered for Repatriation of Remains, Emergency Medical Expense Benefit and Travel Assistance Services through Scholastic Emergency Services (SES), the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by On Call International, any services not arranged by SES will not be considered for payment

- When studying or traveling abroad, keep your student health insurance plan identification card with you and take a copy of the brochure for reference.
- When outside of the United States, you will likely be asked to pay for your medical care first and then will need to seek reimbursement. Covered Expenses will be reimbursed on a Non-Network basis.
- When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include a letter informing the claims administrator that you are seeking reimbursement for charges previously paid.
- Please insure that your name, ID number, address (to receive your reimbursement check), and the University's name are on the bill.

Does this plan have a deductible? What is a deductible?

Yes, there is a \$100 per policy year deductible for services received from an Out-Of-Network provider. There is no deductible for services received from a Network Provider. Deductible means the amount for which you are responsible before payment is made by the claims company. Once you have paid the \$100 deductible,

whether it's applied to one service or multiple services, the plan will pay for covered medical expenses as indicated in the plan brochure.

Finding a provider

Can I go to any doctor or hospital?

Yes. You can go to any provider; however, you can save money by seeing providers that participate in either the Harvard Pilgrim (in MA, ME and NH) or United Healthcare PPO Options (outside of MA, ME, and NH and anywhere across the country) Preferred Provider Networks. These providers have agreed to accept a predetermined negotiated amount, or Preferred Allowance for their services.

Go to www.gallagherkoster.com/Amherst and click on "Find a Doctor" to locate participating providers.

Claims Processing

If I receive a bill for services I received or need to be reimbursed, what should I do?

Physicians should bill the claims administrator. The billing information is on the back of your health insurance ID card. However if do you receive a bill or you paid for a service and need to be reimbursed, you should send your bill (and proof of payment if seeking reimbursement) to the claims administrator at the following address. You do not need an additional claims form. Make sure your name, health insurance ID number, and school name are on the bill. Make a copy for your records and send it to the claims administrator.

Claims for services incurred **BEFORE** August 15, 2010, should be sent to:
POMCO/Pioneer Administrative Services
P.O. Box 186
Syracuse, NY 13206
1-866-653-2542
Email: Studentinfo@Pomcogroup.com

Claims for services incurred **AFTER** August 15, 2010, should be sent to:

United Healthcare **StudentResources**
PO Box 809025
Dallas, TX 75380-9025
800-767-0700
Email: claims@uhcsr.com

How Can I check the status of my own claims?

You can go to www.uhcsr.com, create a User Name and Password and look up a specific claim or view a list of all claims submitted.

Is any other information needed in order to pay a claim?

If the treatment you received was a result of an accident, you will receive a letter from the claims administrator asking for information about the accident, i.e. was it the result of a car accident, from playing sports, etc. Your claim cannot be processed without this information, so please respond to the letter promptly. Physicians should bill the claims administrator. The billing information is on the back of your health insurance ID card. However if do you receive a bill or you paid for a service and need to be reimbursed, you should send your bill (and proof of payment if seeking reimbursement) to the claims administrator at the following address. You do not need an additional claims form. Make sure your name, health insurance ID number, and school name are on the bill. Make a copy for your records and send it to the claims administrator.

United Healthcare **StudentResources**
PO Box 809025
Dallas, TX 75380-9025
800-767-0700
Email: GKclaims@uhcsr.com

How will my claims be paid if I have health insurance in addition to the Student Medical Insurance Plan?

The Student Medical Insurance Plan has a coordination of benefits provision. This means your plan with Gallagher Koster will coordinate the payment of claims with your other insurance company. You will need to provide the claims company with information about your other health insurance company.

Please refer to your brochure for details.

Plan Enhancements

What enhancements are available under this plan?

Gallagher Koster Complements

Exclusively from Gallagher Koster, enrolled students have access to the following menu of products at no additional cost. More information is available by visiting www.gallagherkoster.com/Hampshire and clicking on "Plan Enhancements".

EyeMed Discount Vision Plan

Students are automatically enrolled in the EyeMed plan that includes discounts on prescription eyeglasses, contact lenses or even non-prescription sunglasses. Some of the nation's most highly qualified laser vision correction surgeons will even offer savings.

- EyeMed has over 45,000 providers, including LensCrafters, Pearle Vision, Sears Optical, JC Penney Optical and Target Optical.
- Discounts range between 15% to 45% off retail pricing.
- Contact EyeMed at: <http://www.enrollwiththeyemed.com>
- This is not an Insurance Plan.

Basix Dental Savings

Maintaining good health extends to taking care of your teeth, gums and mouth. The Basix Dental Savings Program provides a wide range of dental services. It is important to understand the **Dental Savings Program is not dental insurance**. Basix contracts with dentists that agree to charge a negotiated fee to students covered under your Gallagher Koster plan. You must pay for the services received at the time of service to receive the negotiated rate.

- Savings vary but can be as high as 50% depending upon the type of service received and the contracted dentist providing the service. Contracted dentists and their fee schedules are listed on our website.

CampusFit

College health is all about helping students develop healthy habits for a lifetime. To support your efforts, CampusFit "digitizes" knowledge from registered dietitians and certified fitness instructors to help teach and reinforce mainstream ideas about diet, nutrition, fitness and general wellness.

Will I be covered under the plan after I graduate?

Yes. You will be covered under the student health insurance plan until the end of the policy year.

Can I continue coverage in this plan after the policy terminates?

No, there is no option to continue coverage after this policy terminates.

Are there any other additional products available?

The following products are available to you, whether or not you participate in the Student Health Insurance Plan. To learn more about each product and their associated cost, please go to www.gallagherkoster.com/Hampshire, and click on "Additional Products".

STUDENT PERSONAL PROPERTY PROTECTOR PLUS ®

Student Personal Property Protector PLUS ® is an insurance plan that offers coverage for all types of property including, but not limited to, computer hardware, software, books, clothes, and electronics. This comprehensive policy covers damage caused by fire, theft, water, flood, earthquake, riot, accidental damage, and vandalism. University property in the care, custody or control of the student is also covered under this policy.

Plan highlights include:

Replacement Cost Coverage

Low deductibles - \$0, \$50 or \$100

Attractive pricing - \$2,000 of coverage for just \$50 per year

Worldwide protection
Full twelve month policy period
Thirty day money back guarantee if not satisfied
Identity Theft Coverage

STUDY ABROAD

Students, Faculty and Staff of a United States College or University who participate in a study abroad program may purchase the Study Abroad Accident and Sickness Insurance Program. Please visit www.gallagherkoster.com for complete Plan details and enrollment information.

This document is only a summary of the benefits available. Please refer to the Summary Plan Description for a description of the benefits available and exclusions and limitations of the plan.