



H A M P S H I R E C O L L E G E

Frequently Asked Questions For Hampshire College Students 2014-2015 Student Health Insurance Plan

Table of Contents

“How do I...”	2
Insurance Plan Benefits	3
What changes have been made to the plan for the 2014-2015 Policy Year?.....	3
What is covered under the Student Health Insurance Plan?.....	3
How much does the plan cost?	3
Am I covered if I have a pre-existing condition?	3
What is a deductible? Does this plan have a deductible?	3
Am I required to get a referral from my school’s Health Services before I seek treatment?	3
Can I go to any doctor or hospital?	4
Do I get an ID card?	4
How do I get my prescriptions filled?	4
Does this plan cover me when I am off campus, traveling or studying abroad?	4
Eligibility, Enrollment & Waiving	4
Who is eligible for the plan?.....	4
Can I enroll my eligible dependents?	5
What about Health Care Reform? How does that affect my Student Health Insurance Plan?	5
What is considered ‘comparable coverage’?	5
Can I waive the Student Health Insurance Plan with any of the insurance plans offered through my State’s Marketplace?.....	5
Can I waive the Student Health Insurance Plan with any of the insurance plans offered through Massachusetts Medicaid/MassHealth?	5
Is there anything I need to know before waiving coverage?.....	5
Will my waiver be audited/ verified?	6
Claims Processing	6
What should I do if I receive a bill, or need to be reimbursed, for services I received?	6
Is any other information needed in order to pay a claim?	6
How will my claims be paid if I have other health insurance in addition to the Student Health Insurance Plan?	6
Plan Enhancements	6
What enhancements are available under this plan?	6
Will I be covered under the plan after I graduate?	7
Are there any additional insurance products available?	7
Important Contact Information	8

“How do I...”

<i>Log in?</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/hampshire. 2. On the top right corner of the screen, click ‘Student Login’. 3. Follow the login instructions.
<i>Enroll?</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/hampshire. 2. On the left toolbar, click ‘Student Waive/Enroll’. 3. Log in (if you haven’t already). 4. Click the ‘I want to Enroll’ button. 5. Follow the instructions to complete the form. 6. Print or write down your reference number.
<i>Enroll my dependents?</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/hampshire. 2. On the left toolbar, click ‘Dependent Enroll’. 3. Log in (if you haven’t already). 4. Follow the instructions to complete the form and submit payment. 5. Print or save a copy of the confirmation page.
<i>Waive?</i>	<p><i>If your current coverage is comparable to the Student Health Insurance Plan:</i></p> <ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/hampshire. 2. On the left toolbar, click ‘Student Waive/Enroll’. 3. Log in (if you haven’t already). 4. Click the ‘I want to Waive’ button. 5. Follow the instructions to complete the form. 6. Print or write down your reference number. Receipt of this number only confirms submission, not acceptance, of your form.
<i>Print an ID card?</i>	<p><i>ID cards are usually available 5-7 business days after your eligibility is confirmed.</i></p> <ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/hampshire. 2. On the left toolbar, click ‘Account Home’. 3. Log in (if you haven’t already). 4. You will be redirected to the ‘Account Home’ page, then click on ‘Generate ID Card’ under ‘Coverage History’.
<i>Change my address?</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/hampshire. 2. On the left toolbar, click ‘Account Home’. 3. Log in (if you haven’t already). 4. You will be redirected to the ‘Account Home’ page, then click on ‘Address’. 5. Click ‘Edit Address’.
<i>Find a Doctor?</i>	Go to www.gallagherstudent.com/hampshire and click on ‘Find a Doctor’.
<i>Find a Participating Pharmacy?</i>	Go to www.gallagherstudent.com/hampshire and click on ‘Pharmacy Program’.

Insurance Plan Benefits

What changes have been made to the plan for the 2014-2015 Policy Year?

- The Student Health Insurance Plan is compliant with the final phase of healthcare reform.
- The maximum benefit per policy year has been removed; coverage is unlimited.
- A Pediatric Dental benefit for insureds under the age of 19 has been added. This benefit has a \$50 per insured person, per policy year deductible and covers 50% of many dental services. Please see the brochure for details.
- A Pediatric Dental benefit for insureds under the age of 19 has been added. This benefit provides coverage for a yearly vision exam; eyeglass lenses and frames; and contact lenses. Please refer to the brochure for details.
- Out-of-pocket maximums of \$3,000 In-Network and \$7,500 Out-of-Network per policy year have been implemented.
- Transgender surgery with a \$50,000 maximum has been added.
- Breast reduction surgery will be covered when medically necessary and specific criteria are met.

What is covered under the Student Health 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.
- Preventive Care Services are available to cover routine physicals and examinations, routine screenings, routine GYN examinations, and most immunizations with no cost-sharing for a student when services are received by In-Network Providers.
- Services provided by a participating In-Network provider are generally covered at 100%, while services provided by an Out-of-Network Provider are generally covered at 80%.
- Please refer to the plan brochure available at www.gallagherstudent.com/hampshire by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

	Fall (8/15/2014-1/16/2015)	Spring (1/17/2015-8/14/2015)
Student	\$796	\$1,079
Spouse/Domestic Partner*	\$1,486	\$2,012
All Children*	\$1,092	\$1,478
All Dependents*	\$2,553	\$3,458

*A nominal, non-refundable processing fee applies.

Am I covered if I have a pre-existing condition?

Yes, pre-existing conditions are covered immediately under the 2014-2015 Student Health Insurance Plan.

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

A deductible is the amount for which you are responsible before payment is made by the claims company. Once you have paid the 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.

This plan has a \$150 per insured person, per policy year deductible that applies to services received from an In-Network Provider and a \$150 per insured person, per policy year deductible that applies to services received from an Out-of-Network Provider.

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

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 any exceptions to this requirement.

Can I go to any doctor or hospital?

Yes, you can go to any provider; however, you will save money by seeing providers that participate in the Harvard Pilgrim Network (within MA, ME, and NH) and in the UnitedHealthcare Options PPO Network throughout the country because providers participating in this network have agreed to accept a predetermined negotiated amount, or Preferred Allowance, as payment for their services.

Go to www.gallagherstudent.com/hampshire and click on 'Find a Doctor' to locate participating In-Network providers.

Do I get an ID card?

Yes, ID cards are available online. They may be printed from a computer or viewed on your smart phone.

How do I get my prescriptions filled?

- Prescriptions can be filled at a UnitedHealthcare Pharmacy Network participating pharmacy. To find a list of participating pharmacies near you, visit www.gallagherstudent.com/hampshire and click on 'Pharmacy Program'.
- At participating pharmacies, you will pay a \$10 copayment for a 30-day supply of a Tier 1 drug, a \$25 copayment for a 30-day supply of a Tier 2 drug, and a \$50 copayment for a 30-day supply of a Tier 3 drug.

Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay 2.5x the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on 'Pharmacy Program' at www.gallagherstudent.com/hampshire to learn the details of the pharmacy program, including the Mail Service Program. Students who take maintenance drugs are encouraged to use the Mail Service Program to be able to receive the maximum benefit available.

Students who are studying or traveling abroad and need more than a 30-day supply of their prescription may fill out a Prescription Override form by visiting www.gallagherstudent.com/hampshire and selecting 'Pharmacy Program', then 'Pharmacy Override Form'.

Outpatient medications for treatment of a Covered Expense are covered prescriptions. If the treatment of a medical condition is limited or excluded from the plan, the outpatient prescription is likewise limited or excluded.

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

Yes, the Student Health 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 Expenses and Travel Assistance Services through FrontierMEDEX, the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by FrontierMEDEX. Any services not arranged by FrontierMEDEX will not be considered for payment.

- When studying or traveling abroad, keep your Student Health Insurance ID 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 will then need to seek reimbursement. Covered Expenses will be reimbursed on an Out-of-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 ensure that your name, ID number, address (to receive your reimbursement check), and the school name are on the bill.

Eligibility, Enrollment & Waiving

Who is eligible for the plan?

- All students are automatically enrolled in the Student Health Insurance Plan at registration, unless proof of comparable coverage is furnished.
- Students on Leave of Absence, who have previously been insured under this Plan for at least the previous term prior to the Leave of Absence, are eligible to enroll in the Student Health Insurance Plan for a maximum of two semesters at a time. Students on leave who wish to enroll should contact Student Accounts.

Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s) at the same time as your own initial plan enrollment by following the steps described in the 'How do I...' section of this document. Dependent coverage must be purchased for the same time period as the student's period of coverage and cannot exceed coverage purchased by the student. For example, a student enrolled for annual coverage cannot purchase dependent coverage for the spring semester unless a qualifying event, as defined below, occurs.

Students can also add eligible dependent(s) if they experience one of the following qualifying events: (a) marriage (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. If dependent enrollment meets one of these qualifying events, the Dependent Enrollment Form, supporting documentation, and payment **must** be received by Gallagher Student Health & Special Risk within 31 days of the qualifying event. Forms received more than 31 days after the qualifying event will not be processed. Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility.

What about Health Care Reform? How does that affect my Student Health Insurance Plan?

If you are under the age of 26, you MAY be eligible to enroll as a dependent under the employer health insurance plan held by your parent(s). However, before you do so, you should fully compare the employer plan against this Student Health Insurance Plan to determine which plan's rates, benefits and coverage are most appropriate for you.

In addition to the items mentioned above, keep in mind that Student Health Insurance Plans are generally less expensive than individual plans with similar benefits. In fact, your total out-of-pocket cost (including premium and deductibles) may be significantly LESS with this Student Health Insurance Plan, especially if your parents' employer plan is considered a 'high deductible' plan.

What is considered 'comparable coverage'?

Determining comparable coverage requires comparison of cost-sharing levels (deductibles and coinsurance) and access to In-Network Providers. The level of benefits should meet or exceed the benefits provided through the Student Health Insurance Plan. Coverage is considered comparable if it provides students with access to a range of services in and around the area where they attend school. Services include, but are not limited to, preventive and primary care, emergency care, surgical care, inpatient and outpatient hospitalization benefits, lab work, diagnostic x-rays, physical therapy and chiropractic care, prescriptions, and mental health and substance abuse treatment. Also, consider the amount of your current plan's deductible and In- and Out-of-Network coinsurance to avoid high out-of-pocket costs. Students should be able to seek these services from providers who are considered In-Network or Preferred. If your current plan is an HMO, it is very likely that coverage is limited, or not available, outside of the HMO's service area.

Plans that only provide emergency services in the campus area are not considered comparable.

Can I waive the Student Health Insurance Plan with any of the insurance plans offered through my State's Marketplace?

Students are eligible to enroll in an insurance plan offered through the Marketplace in their home State. If you are a Massachusetts resident, you can waive your Student Health Insurance Plan with a plan purchased through the MA Health Connector. Please review these plans carefully. Many of these plans will have a deductible greater than the deductibles on the Student Health Insurance Plan which will increase your out-of-pocket costs. Also look at the In-Network and Out-of-Network Provider coverage levels to be sure that In-Network providers are located near your campus.

If you are not a Massachusetts resident, there is good possibility that a plan purchased through your home State's Marketplace will not provide adequate coverage. Check this carefully.

Can I waive the Student Health Insurance Plan with any of the insurance plans offered through Massachusetts Medicaid/MassHealth?

Yes, if you are a Medicaid recipient you can waive the Student Health Insurance Plan with most Medicaid plans. However, MassHealth Limited, the Children's Medical Security Program, and the Health Safety Net may not be used to waive the Student Health Insurance Plan.

Is there anything I need to know before waiving coverage?

Before waiving coverage you should review your current policy, considering the following:

- Will your current plan cover medical care beyond emergency services (i.e. doctor's office visits, diagnostic testing, x-rays, prescription drugs, mental health, etc.) on- and off-campus?

- Does your plan have doctors and hospitals near campus?
- Check the cost -- is the annual cost of this Student Health Insurance Plan less expensive than the cost of being added as a dependent to your parents' plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.
- Are there administrative pre-requirements, pre-certification, or Primary Care Physician referrals required under your current plan that may delay receipt of care?

Please Note:

- International students are enrolled on a mandatory basis and cannot waive coverage.
- Students who do not complete a decision form by the published deadline will be automatically enrolled in and billed for the Student Health Insurance Plan.
- It is recommended that all students submit an online decision form, whether enrolling or waiving.

Will my waiver be audited/ verified?

Yes, all submitted waiver forms will be subject to verification. The verification will confirm the information submitted is accurate and that your coverage is currently in force. Most waivers will be verified within 24-48 hours. Once your waiver has been verified, you will receive an email notification to the address we have on file for you informing you of acceptance or denial of the waiver. If your waiver is denied, the email will contain further information on how to revise and resubmit your form.

As a result of this verification process, it is possible that the insurance you have previously waived with will no longer be considered comparable.

Claims Processing

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

Physicians should bill the claims administrator. The billing information is on the back of your Student Health Insurance ID card. However, if you do receive a bill or if you have paid for a service and need to be reimbursed, please send your bill (and proof of payment if seeking reimbursement) to the claims administrator. You do not need an additional claim form. Make sure your name, health insurance ID number, and school name are on the bill. Make a copy for your records before sending to the claims administrator at the address provided in the Important Contact Information section of this document.

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 notification 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 promptly. You may also receive a request asking if you are covered by any other health insurance plan. It is important that you respond promptly to this as well.

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

The Student Health Insurance Plan has a coordination of benefits provision. This means your plan with Gallagher Student Health & Special Risk 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 the brochure for details.

Plan Enhancements

What enhancements are available under this plan?

Exclusively from Gallagher Student Health & Special Risk, enrolled students have access to a menu of products at no additional cost. More information is available by visiting www.gallagherstudent.com/hampshire and clicking on the 'Discounts and Wellness' link.

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 period for which you have purchased coverage. If you paid for Fall semester and graduate at the end of the Fall semester, your coverage will end at the end of the Fall Semester. If you paid for Fall and Spring semester, you will be covered until the end of the policy year. There is no option to continue coverage after the policy terminates.

Are there any additional insurance products available?

Please visit www.gallagherstudent.com/hampshire and click on the 'Other Insurance Products' link for complete details about additional insurance products that are available as well as enrollment information.

This document is intended to provide a summary of the available benefits. Please refer to the brochure for a complete description of the benefits, exclusions, and limitations of the plan.

Important Contact Information

Information Needed	Who to contact	Contact Information
<i>Questions about enrollment, coverage, benefits, or ID cards</i>	Gallagher Student Health & Special Risk	Gallagher Student Health & Special Risk 500 Victory Road Quincy, MA 02171 Phone: 1-800-398-6519 Email: hampshirstudent@gallagherstudent.com Website: www.gallagherstudent.com/hampshire
<i>Questions about claims and claims payment</i>	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
<i>Questions about preferred providers</i>	Harvard Pilgrim (in MA, NH, and ME), UnitedHealthcare Options PPO (Nationally)	Phone: 1-866-948-8472 Go to www.gallagherstudent.com/hampshire , click on 'Find a Doctor'
<i>Questions about participating pharmacies</i>	UnitedHealthcare Network Pharmacy	Phone: 1-855-828-7716 Go to www.gallagherstudent.com/hampshire , click on 'Pharmacy Program'
<i>Questions about Gallagher Complements</i>	EyeMed (Discount Vision), Basix (Dental Savings), and CampusFit	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com Basix and CampusFit Phone: 1-888-274-9961 Website: www.basixstudent.com
<i>Worldwide assistance services (medical evacuation and repatriation)</i>	FrontierMEDEX	Toll-free within the United States: 1-800-527-0218 Collect from outside the United States: 1-410-453-6330 Email: operations@frontiermedex.com
<i>Questions about assistance programs</i>	Collegiate Assistance Program	Phone: 1-877-643-5130