

# Frequently Asked Questions

## Preparing to come to Vanderbilt

**What health information is required for me to attend Vanderbilt University?** The State of Tennessee requires certain immunizations for all students (undergraduate, graduate, and professional) on university campuses. *Vanderbilt University will block student registration for those who do not meet the requirements. In order to accommodate students who have difficulty acquiring their records or needed vaccinations, incoming students not in compliance with the state laws will be enrolled for their first semester, but if they fail to comply within two months of enrollment, registration for the second semester will not be permitted.*

### **Required for all incoming students:**

- Hepatitis B vaccine series – 3 injections

The law does allow a student to sign a waiver stating that he/she does not wish to receive this vaccination (see below). Students are considered in compliance if they have at least started the vaccine series—in other words, it doesn't have to be completed by the time the student arrives

- Measles, mumps, and rubella (MMR) - 2 injections

Any waivers for this vaccine are very strict, and include only certain religious or medical exemptions that must be approved by the Medical Director of the Student Health Center. The director can be reached at 615-322-2254.

### **Additional vaccine required for all students living in on-campus housing:**

- Meningococcal meningitis vaccine – 1 injection

The law does allow a student to sign a waiver stating that he/she does not wish to receive this vaccination (see below).

The Student Health Center sends all incoming students a Health Questionnaire that includes further information regarding the state-mandated vaccinations, as well as information on other strongly recommended vaccinations. This Health Questionnaire must be returned to the Student Health Center with vaccination or waiver information. The Health Questionnaires and waiver forms (Hepatitis B and Meningococcal) can also be printed by going online to [www.vanderbilt.edu/student\\_health/forms.htm](http://www.vanderbilt.edu/student_health/forms.htm). These forms should then be returned to the Student Health Center.

**What if I don't have vaccine records or have not gotten any shots?** The Student Health Center can administer the needed shots. Just call 615-322-2427 to make an appointment with a health care provider.

**Is a physical exam required for entry into Vanderbilt University?** A physical exam and review of your medical history is not required but is *strongly recommended*. This can be done at the Student Health Center and can be scheduled by calling 615-322-2427. There is no charge for the exam itself but any needed shots or tests will have a charge.

## **Health Insurance**

**Why do I need health insurance?** Medical expenses, even for relatively minor things, can cost thousands of dollars if you have to go to the hospital or an Emergency Room. Health insurance will help cover these expenses so that you are not burdened with high costs for medical care while you are a student.

**Where do I buy health insurance?** Vanderbilt University partners with **Gallagher Koster**, a health insurance agency that offers a plan for all Vanderbilt students. If you wish to buy this plan, you do not have to do anything. It will be automatically billed to your student account and a card will be sent to you in the mail.

**How much will I be charged for the Gallagher Koster insurance?**

The premium for annual coverage from August 12, 2008 – August 11, 2009 is \$1,958. You will be billed half of the premium each semester (half in the fall and half in the spring). However, you will be responsible for the full premium. If you have questions about the Gallagher Koster insurance, you can contact Gallagher Koster at 1-800-468-5867 or VUStudentInsurance@Kosterins.com or the VU on-campus student insurance representative at 615-343-4688.

**What if I have my own health insurance?** Vanderbilt University requires that you have insurance that adequately covers you while you are a student. Students who provide proof that they are enrolled in a comparable (equal or better) health insurance plan under a US-based health insurance company may apply for a waiver of the Gallagher Koster insurance. Many international plans do not work in the U. S. or provide minimal coverage, so you should carefully review an international health insurance plan to determine if it is eligible for a waiver before signing up for one. For more information regarding the criteria and the waiver process, please visit [www.gallagherkoster.com](http://www.gallagherkoster.com).

**When and how do I apply for an insurance waiver?**

It is VERY IMPORTANT to note that any waivers for the Gallagher Koster insurance must be completed on-line by **September 9, 2008**. If you do not meet this deadline, you will be enrolled in Gallagher Koster and your student account will be charged. If you apply for the waiver past the deadline, you will need to contact Koster to petition for a late waiver.

If you have an international insurance plan, such as one provided by your home country's embassy or a Fulbright program, you must apply for an insurance waiver by visiting the Student Health Center before September 9, 2008.

**Do I have to complete a waiver of the Gallagher Koster insurance every year?**

**Yes!** Vanderbilt University requires that all students complete the on-line waiver EACH year that they are enrolled at the university. This is done because many students may have a change in family or insurance status from year to year, and the University wants to ensure that all students have health insurance.

**How do I enroll my dependents in Gallagher Koster insurance?** Your dependents may be enrolled by going directly to [www.gallagherkoster.com](http://www.gallagherkoster.com) or by contacting the insurance representative at Student Health at 343-4688. The charges for you dependents must be paid directly to the company and cannot be billed to your student account. You will need to be enrolled in the Gallagher Koster student injury and sickness plan in order to enroll your dependents.

**What are the dates and fees for the Gallagher Koster insurance plan?**

Annual policy (August 12, 2008 – August 11, 2009) is \$1,958.  
Spring semester (January 1, 2009 – August 11, 2009) is \$1,222.  
May-mester (May 1, 2009 – August 11, 2009) is \$567.  
Summer term (June 1, 2009 – August 11, 2009) is \$398.

**What is a deductible?**

A deductible is the *specific dollar amount* a person must pay before your insurance will pay any benefits. Depending on the insurance plan, you may be required to pay the deductible once a year or for each illness/injury.

**What is co-insurance?**

Co-insurance is the *percentage* of the covered medical expenses for which a person is responsible for a covered service. For example, your insurance may cover 90% of the charges for a doctor's office visit. Your co-insurance amount will be 10% of the charges for the visit.

**What is a co-payment?**

Co-payment (often referred to as a co-pay) is the *specific dollar amount* that a person must pay for specified charges. This is separate from the deductible and co-insurance. For example, you may have a co-pay of \$10 each time you purchase a generic prescription drug.

**What is medical evacuation?**

Medical evacuation is the transfer of a person with an injury or illness to another medical facility or to his/her home country.

### **What is repatriation?**

In case of death, repatriation covers the cost of transporting a person's remains back to his/her family or home country.

### **What is a pre-existing condition?**

A pre-existing condition is an injury or illness that existed before the date your insurance goes into effect. Definitions of pre-existing conditions vary between insurance plans. For the Gallagher Koster plan, a pre-existing condition includes include any conditions diagnosed, treated, or recommended within 6 months of the insurance coverage effective date. These conditions then require a 6 month waiting period before the insurance coverage for them is in effect.

### **What are preferred providers and out-of-network providers?**

Some insurance plans have different co-insurance rates based on which doctor or medical facility you use. Preferred providers (in network) have a contract with the insurance company to provide services at certain prices. The co-insurance costs for preferred providers are generally less because of these contracts. You can check with your insurance company to find a preferred provider in your area.

### **How can I find dental and vision coverage?**

The Gallagher Koster insurance plan offers the Basix Dental Savings Program which arranges a negotiated fee with dentists throughout the country on behalf of students and their dependents who are enrolled in the Gallagher Koster insurance. The Basix Dental Savings Program is not dental insurance. For a list of dentists and fees, go to [www.basixstudent.com](http://www.basixstudent.com). Your Gallagher Koster insurance card will serve as identification to receive the Basix Dental Savings Program benefits.

The Gallagher Koster insurance plan offers EyeMed Vision Care discount vision plan which offers savings at optical providers and retail stores throughout the country. EyeMed Vision Care is not vision insurance. Students and dependents enrolled in the Gallagher Koster insurance will receive a separate EyeMed identification card. For more information call 1-866-8EYEMED or go to [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com).

The staff at the Student Health Center is available to help you find high quality dental and vision care that is close to the Vanderbilt campus.

### **Who do I call if I have questions about coverage and benefits?**

You may contact Gallagher Koster directly at 1-800-468-5867, [www.gallagherkoster.com](http://www.gallagherkoster.com) or at [VUStudentInsurance@Kosterins.com](mailto:VUStudentInsurance@Kosterins.com). You may also contact the on-campus Gallagher Koster representative at 615-343-4688 or at the Student Health Center, room SS3405.

If you have questions about a claim or to check the status of a claim, contact Klais and Company at 1-800-331-1096. You can register for Statuslink (claims status) at [www.klais.com](http://www.klais.com). You may also email Klais at [Klaisclaims@klais.com](mailto:Klaisclaims@klais.com).

## General Healthcare Questions

**What do I do if I am sick or injured and need to see a doctor?** The Student Health Center should always be your first stop for health care, except in cases of obvious emergencies.

**Do I just walk in to the clinic, or do I need an appointment?** The Student Health Center requires appointments for most visits. We do maintain flexibility that allows for some walk-ins. However, the waits for these visits is often very long! *We strongly recommend that you call for an appointment at 615-322-2427.* Most often, same day or next day appointments are available.

**How do I find a doctor for my family?** The Student Health Center only sees students and cannot see dependents. We do have a brochure at our clinic that will give you guidance for local physicians and dentists near the Vanderbilt campus.

**How much will my visit to Student Health cost?** The actual visit to the clinic is free of charge. If you need medications or supplies (such as crutches), or have blood or urine tests, there will be small charges. These charges can be paid using cash, credit card, Commodore Card, or your Student Account.

**How much will it cost me if I need to be in the hospital?** This will depend on your insurance plan. For students with Gallagher Koster insurance, you would pay the first \$100 of any hospital or medical center clinic bill and then you would pay 10% of the remaining balance on the bill and the insurance company would pay 90%.

**What if I need a specialist that is not available at Student Health?** The Student Health Center can meet the needs of most students, but some students will need specialists or need tests done at the Vanderbilt Medical Center that cannot be done at Student Health. In those cases, the Student Health staff will refer you to the Vanderbilt Medical Center so that you can get the care that you need.

Your insurance will be billed for treatment---they are *not* free of charge. You will be billed for the first \$100 and then 10% of the remaining balance (if you have Gallagher Koster). Other insurance plans will have different payment plans.

### **What if the Student Health Center is closed and I am sick or injured?**

During the school year, the staff of the Student Health Center takes phone calls after hours to help assist students in their health care decisions. You can reach this staff member by calling the main Student Health number at 615-322-2427.

Students and their dependents enrolled in Gallagher Koster may also contact the Collegiate Assistance Program for access to nurse advice and health information 24 hours a day, seven days a week by dialing 1-877-643-5130.

**When should I go to the emergency room?**

Students who are too ill to wait until the Student Health Center re-opens may need to use other resources in the Vanderbilt area. One option is the Vanderbilt Emergency Room. The Emergency Room is often very busy with serious illnesses and injuries, so the less ill patients will have a very long wait before being seen.

In the case of minor injuries or illnesses (sore throats or colds, as examples), we recommend either waiting until the Student Health Center is open, or using the CVS Minute Clinic on 21<sup>st</sup> Avenue. The Minute Clinic is available on a walk-in basis and can treat minor illnesses and injuries after hours.

**How can I learn more about the Student Health Center and its services?** Student Health has a website at [www.vanderbilt.edu/student\\_health/](http://www.vanderbilt.edu/student_health/), which can give you more information. Please also feel free to stop by the clinic or call 615-322-2427 if there are additional questions that may arise.