

What is Comparable Coverage?

In order to be considered comparable, your current insurance plan should:

1. Be underwritten by an insurance company based in the United States (no international insurance companies);
2. Use a claims company in the United States;
3. Provide access to local doctors, specialists, Hospitals and other health care providers in the Vanderbilt University area;
4. Cover injury and sickness at a minimum of 80% up to \$50,000 per injury and sickness (\$50,000 for Dependents);
5. Not have deductibles greater than \$150 per policy year or \$300 per policy year if covering eligible Dependents;
6. Cover inpatient and outpatient Hospital expenses, outpatient surgical expenses, inpatient and outpatient mental health, prescription drugs, laboratory tests and x-rays, physical therapy, maternity, home health care;
7. Provide unlimited coverage for Medical Evacuation and Repatriation of Remains; and
8. Provide coverage for the period of August 12, 2008 to August 11, 2009.

Waiver Deadline

The deadline for students to complete the Online Waiver Form is August 1, 2008 for annual coverage, January 5, 2009 for students newly enrolled for the Spring Semester, May 1, 2009 for students newly enrolled for May Mester, and June 1, 2009 for students newly enrolled for Summer Semester. Students who waive the Student Injury and Sickness Insurance Plan in the fall waive coverage for the entire policy year. The Online Waiver process is the only accepted process for making your insurance selection. **Students who do not submit the Online Waiver Form by the deadline will remain enrolled in and billed for the Student Injury and Sickness Insurance Plan.**

Waiver Process

To waive the insurance, go to www.gallagherkoster.com, click on Student Access and select Vanderbilt University from the dropdown menu. Each first time user is required to create a unique User Account by entering a User Name and Password, last name, first name, student ID number, date of birth, and an email address. Returning students can use their existing User Account information. Then select the 2008-2009 Vanderbilt University Annual Online Waiver Form. To complete the Online Waiver Form you will need to provide information about your current health insurance plan: name, type of plan, claims address and toll-free customer service telephone number of the insurance carrier, the name of the policyholder and policyholder ID or group number.

Immediately upon submitting the Online Waiver Form, you will receive a confirmation number that the Online Waiver Form has been submitted. Print this confirmation number for your records, as it is your proof that the Online Waiver Form was submitted. If you do not receive a confirmation number, the form was not successfully submitted and you will need to correct any errors on the Online Waiver Form and resubmit it.

Students who waive the insurance and subsequently lose coverage or become ineligible for coverage under their current insurance plan (i.e. a qualifying event), have the option to complete a Petition to Add Form within 31 days of the qualifying event. If the petition is received within 31 days of the qualifying event, coverage will begin the date of the qualifying event and will be in adherence to the Student Injury and Sickness Insurance Plan provisions. If a petition is received after 31 days, the effective date of coverage will be the date that the petition is received at Gallagher Koster. If the petition is approved, the premium will not be prorated. Petition to Add Forms can be obtained from Student Accounts, or online at www.gallagherkoster.com.