

Insurance FAQ for Graduate Students



Vanderbilt University, 2006-2007 Student Injury and Sickness Insurance Plan

This information should be used in conjunction with the Student Injury and Sickness Plan brochure. If you need a copy of the Student Injury and Sickness Insurance Plan brochure, you may contact Koster Insurance Agency at 800-457-5599 or email VUStudentInsurance@kosterins.com. Brochures are also available at the Student Health Center. [Click here](#) to download a copy of the Graduate Student Insurance brochure. [Click here](#) to download a copy of the International Student Insurance brochure.

How do I know if I am eligible to enroll in the Injury and Sickness Plan?

All graduate and professional students who are registered in degree programs for 4 or more credit hours or are actively enrolled in research courses that are designated as full-time by Vanderbilt University are automatically enrolled in the Student Injury and Sickness Insurance Plan. Students who do not want to be enrolled must complete the on-line waiver form and provide proof of comparable coverage prior to the posted deadline, August 1, 2006 and January 4, 2007 for students who are newly enrolled for the spring term.

All international students attending Vanderbilt University are automatically enrolled in the Student Injury and Sickness Plan. Beginning with the 2006-2007 policy year, international students will also be required to complete an on-line waiver form. The deadline for international student to complete and submit an on-line waiver form is September 8, 2006 and January 15, 2007 for students who are newly enrolled for the spring term.

How do I Waive Coverage?

If you are currently enrolled in a plan of comparable coverage (see question below), you can submit an on-line waiver form. To submit an on-line waiver form, go to www.kosterweb.com, click on Student Access, select Vanderbilt University and click on Online Forms. There are currently four forms available on-line. Select the appropriate form:

1. 2006-2007 Annual Waiver Form (for undergraduate and graduate professional students)
2. 2006-2007 International Student Waiver Form
3. 2006-2007 Spring/Summer Waiver Form (for students newly enrolled at Vanderbilt University for the Spring/Summer Semester)
4. 2006-2007 Meningococcal Meningitis and Hepatitis B Immunization Form (required for all new incoming students)

How do I know if my current coverage is comparable coverage?

For coverage to be comparable, the policy must: be in effect throughout the school year, provide access to healthcare providers in the Nashville area, provide comprehensive inpatient and outpatient coverage for hospital services, surgery, mental health services, emergency services, physician services, prescription drugs, and be underwritten by a U.S. insurance carrier (foreign policies are not acceptable).

How does the Injury and Sickness Plan work?

The Student Injury and Sickness Insurance Plan is offered through the University to provide basic medical coverage to eligible students who are sick or injured. The plan covers injury and sickness expense including hospital room and board, emergency outpatient care, lab and x-rays, inpatient and outpatient surgical procedures, and physician's office visits. Coverage is subject to the limitations and provisions of the policy. Please refer to the brochure for exclusions and limitations.

Do I have to get a referral before going to a health provider outside of the Student Health Service?

A Student's health care needs can best be met through the organized system of health care that the health care professionals of the Vanderbilt University Student Health Center provide. Insured students are required to use the Vanderbilt University Student Health Service first to receive benefits available under the Student Health Insurance Plan. Before seeking treatment, students must first visit the Student Health Center and receive a referral from the Student Health Center in order to have treatment covered under the Student Health Insurance Plan.

May I go to any health care provider?

You may, but there is a financial benefit to receiving care through an In-Network or Preferred Provider. When students see a Preferred Provider, the insurance will generally cover 80%-90% of a Preferred Allowance for covered expenses. Services rendered by an Out-of-Network Provider are generally covered at 65% of Reasonable and Customary charges and Preferred Providers have agreed to a prearranged fee (Preferred Allowance) for payment of their services. An Out-of-Network provider has not agreed to any prearranged fee schedule, and any charges in excess of the insurance payment will be your responsibility. You should be aware that preferred hospitals might be staffed with non-preferred providers. Receiving services or care from a provider associated with a preferred hospital does not guarantee that all charges will be paid at the preferred allowance. You should always confirm that a Preferred Provider is participating by asking the provider when you make an appointment for services.

How do I find a Preferred Provider?

A Preferred Provider is a provider that is part of the Signature Health Alliance (in the Tennessee area) or Beech Street Preferred Provider Network. The easiest and most efficient way to check if a provider or facility is part of the Signature Health Alliance is to call 1-800-264-3060 or contact www.signaturehealth.com or the Beech Street Network is to call 1-800-432-1776 or contact Beech Street on-line at www.BeechStreet.com.

Is there a deductible?

Yes, there is a \$100 deductible per policy year for any service not provided on-site by the Student Health Center. However, you can be seen free of charge by providers at the Student Health Center, although you may be responsible for lab or medication fees. Insured students are required to use the Vanderbilt University Student Health Service first to receive referral benefits available under the Student Health Insurance Plan.

Where and when will ID Cards be distributed?

If you purchased the Student Injury and Sickness Insurance you will receive an insurance ID card at the address you have on file at the University. Please carry the ID card at all times and you must present it whenever receiving medical care. If you need to see a doctor before you receive your ID card, tell the provider that you are covered under the Vanderbilt University student insurance plan. Your provider can always call Koster Insurance to verify eligibility at 800-457-5599.

Am I covered for a Pre-Existing Condition?

A "Pre-existing Condition" is a sickness, injury or related condition for which you have received medical treatment or advice, or which was diagnosed by a doctor in the twelve (12) months preceding the effective date of coverage. Expenses incurred as a result of a pre-existing condition are payable but are limited to a maximum of \$2,500 per injury or sickness per policy year. After you have been continuously insured for twelve months under the Vanderbilt University student insurance plan, the pre-existing condition limitation does not apply.

What if I leave Vanderbilt University, will I get a refund?

Once a student attends classes for 31 days, your coverage will be in effect for the full period for which premiums were paid. So, if you leave Vanderbilt after 31 days, you will not be given a refund. This is true for students on leave for medical or academic reasons, graduating students or students electing to enroll in a separate comparable plan during the policy year. Coverage for an insured student entering the armed forces of any country will terminate as of the date of such entry. Those insured students withdrawing from the school to enter military service would be entitled to a pro-rata refund of premium upon written request.

Does this plan cover me when I am off-campus during semester breaks or summer vacation?

Yes, the Student Injury and Sickness Plan provides coverage August 12, 2006 to August 11, 2007 for graduate students and August 12, 2006 to August 11, 2007 for international students. You will be covered for eligible expenses whether you're on-campus or traveling worldwide.

Does the Student Injury and Sickness Plan cover me if I decide to study abroad?

Yes, the Student Injury and Sickness Plan provides worldwide coverage, whether studying abroad or traveling abroad. The plan provides the same benefits as if you were at Vanderbilt University using an Out-of-Network provider, plus coverage for Medical Evacuation and Repatriation of Remains and travel assistance services.

What is Global Emergency Medical Assistance?

Through participation in the Vanderbilt University Insurance Plan, each insured student is eligible for the travel assistance services provided by Assist America. Within the United States, call toll free 877-488-9833, or outside of the United States call collect 609-452-8570. Services are also accessible via email, medservices@assistamerica.com.

Can I purchase additional coverage above the Student Injury and Sickness Plan?

Insured students are also eligible to purchase the Optional Supplemental Plan to increase the aggregate maximum benefit of \$100,000 available under the Student Injury and Sickness Insurance Plan to a combined maximum of \$500,000 for insured students or \$100,000 per insured dependent. The Optional Supplemental policy must be purchased by August 20, 2006 for the annual policy or January 1, 2007 for the spring semester.

Does the Student Injury and Sickness Plan cover a routine eye exam or the cost of eyewear?

No, the Student Injury and Sickness Insurance Plan does not cover these vision services. However, you are automatically enrolled in the vision discount plan EyeMed, The Eye Care Plan of America. EyeMed's provider network consists of over 22,000 independent providers and retail stores nationwide, including LensCrafters, Target and Pearle Vision. You will receive a separate EyeMed ID card. There is no waiting period; you can take advantage of the savings through EyeMed immediately upon receipt of your EyeMed ID card. You can purchase prescription eyeglasses, conventional contact lenses or even non-prescription sunglasses at savings between 15% to 45% off regular retail pricing. In addition, you can receive discounts from 5% to 15% off laser correction surgery at some of the nation's most highly qualified laser correction surgeons. To locate a participating provider, you can call 1-866-8EYEMED or go on-line at www.enrollwiththeyemed.com (Access Plan). This plan is not underwritten by The Mega Life and Health Insurance Company.

Do I have dental coverage?

The insurance plan covers accidental injury to sound, natural teeth only. However, you are automatically enrolled in a dental savings program. The program is operated by Basix, LLC to provide students access to general and specialty dental care from a select network of local dentists. Students will be responsible for

paying for services they receive at the time of the visit. Students will generally save from 20% to 50% of charges for a wide range of dental services – from routine cleanings to root canals. Students can log onto the website, www.basixstudent.com to locate participating dental providers, download the fee schedule and learn more about the Program. This plan is not underwritten by The Mega Life and Health Insurance Company.

How are Prescription Drugs Covered?

The Prescription Drug Program is available through the MEDCO Pharmacy Network. After a \$10.00 Copayment for a generic drug or \$25.00 Copayment for a brand name drug per 30 day supply, the expenses incurred for the cost of prescription drugs will be reimbursed at 100%, up to a \$750.00 maximum per policy year. Prescriptions must be filled at a MEDCO Participating Pharmacy. You will receive an ID card with the MEDCO pharmacy logo and this must be shown to show the pharmacy proof of coverage. If a prescription needs to be filled prior to receiving an ID card, reimbursement will be made upon a completed and submitted prescription drug claim form. Not all medications are covered. Expenses incurred for the following are excluded under the Plan: contraceptives; fertility medications; legend vitamins or food supplements; smoking deterrents; immunization agents and vaccines; biological sera; blood plasma; drugs to promote or stimulate hair growth; experimental drugs; diabetic supplies; and drugs dispensed at a hospital or rest home. To locate a participating pharmacy, call 800-711-0917 or visit www.medco.com.

The plan only covers drugs which are approved for the treatment of the Insured Person's Injury or Sickness by the Food and Drug Administration. The plan will also cover a drug prescribed for a treatment for which it has not been approved by the Food and Drug Administration if the drug is recognized as being medically appropriate for the specific treatment for which the drug has been prescribed in one of the following established reference compendia: (a) the American Medical Association Drug Evaluations; (b) the American Hospital Formulary Service Drug Information; (c) the United States Pharmacopoeia Drug Information; or (d) it is recommended by a clinical study or review article in a major peer-reviewed professional journal. However, Covered Medical Expenses do not include experimental or investigational drugs or any drug, which the Food and Drug Administration has determined to be contraindicated for the specific treatment for which the drug has been prescribed.

When I receive services, how and where do I submit my bill?

You do not need a claim form to submit a bill. Physicians can bill the claims administrator, Klais and Company, Inc. directly. If you receive a bill, you can also forward it to Klais and Company, Inc. at the address below. Make sure your name, ID number, address and the University's name are on the bill. All provider bills must be sent to:

Klais and Company, Inc.
1867 West Market Street
Akron, OH 44313
Email: klaisclaims@klais.com
1-800-331-1096

Who do I call if I have questions about enrollment, eligibility, coverage or other service issues?

Koster Insurance Agency, Inc.
500 Victory Road
Quincy, MA 02171
1-800-457-5599
Email: VUStudentInsurance@kosterins.com

OR

On-Campus Student Insurance Program Coordinator

Student Health Center, Ground or 3rd floor
1-615-343-4688

Who do I call if I have questions about a specific claim or claims payment?

Klais and Company, Inc.
1867 West Market Street
Akron, OH 44313
1-800-331-1096

Email: klaisclaims@klais.com

Or register for StatusLink, an on-line claims look-up available at www.klais.com

Who do I call if I have questions about Preferred Providers?

Signature Health Alliance (for providers in Tennessee)
1-800-264-3060

www.signaturehealth.com

Beech Street Preferred Provider Network (for providers outside of Tennessee)
1-800-432-1776

www.BeechStreet.com

Who do I call for information on participating Medco pharmacies?

Medco
1-800-711-0917

www.medco.com

Who do I call for information on the EyeMed Vision Program?

EyeMed

www.enrollwitheyemed.com

1-866-8EYEMED

Who do I call for information on the Dental Savings Plan?

Basix, LLC

www.basixstudent.com

1- 801-274-7800

For information on Assist America Travel Assistance Services, please contact:

1-877-488-9833 (toll free within the United States)

1-609-452-8570 (collect, outside the United States)

This policy is underwritten by The Mega Life and Health Insurance Company

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