



## Frequently Asked Questions For Vanderbilt University Graduate Students 2008-2009 Student Injury and Sickness 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  
617-769-6060 or 800-468-5867  
Email: [VUStudentinsurance@kosterins.com](mailto:VUStudentinsurance@kosterins.com) OR

On Campus Student Insurance Representative  
Cyndy Spurlock  
Zerfoss Building, Student Health Center  
615-343-4688

#### **Questions about a specific claim or claims payment?**

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

#### **How can I find a Preferred Provider?**

Signature Health (services within Tennessee)  
[www.signaturehealth.com](http://www.signaturehealth.com)  
800-432-3060

Beech Street (for providers outside Tennessee)  
[www.BeechStreet.com](http://www.BeechStreet.com)  
800-432-1776

#### **How can I find a participating pharmacy?**

Medco Pharmacy Network  
[www.medco.com](http://www.medco.com)  
800-711-0917

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

EyeMed Discount Vision Plan  
[www.enrollwiththeyemed.com](http://www.enrollwiththeyemed.com)  
1-866-839-3633

Basix Dental Savings and CampusFit?  
[www.basixstudent.com](http://www.basixstudent.com)  
1-888-274-9961

#### **How do I learn more about Worldwide Travel Assistance?**

Scholastic Emergency Services  
877-488-9833 (toll free within the United States)  
609-452-8570 (collect, outside of the United States)

#### **How can I reach the 24/7 Nurse Line Assistance Program?**

Collegiate Assistance Program (formerly My Nurse Line)  
1-877-643-5130

## **Enrollment/Eligibility**

### **Who is eligible?**

- All graduate and professional students registered in degree programs of 4 or more credits or who are actively enrolled in research courses that are designated by Vanderbilt University as full-time enrollment, are automatically enrolled in and billed for the Student Injury and Sickness Insurance Plan as described
- Eligible dependents of insured students can also be enrolled in the Student Injury or Sickness Insurance Plan for an additional cost.

### **How do I enroll?**

- All eligible students 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 through "My Account" at [www.gallagherkoster.com](http://www.gallagherkoster.com) for an additional premium.
- Dependents must be enrolled by the deadline which is 30 days from the effective day of the policy, or within 31 days of a qualifying event (e.g. marriage, loss of coverage through an employer).

### **I have my own coverage that is comparable to the student health insurance plan. How do I waive participation in the school's plan?**

Students can waive coverage by submitting an Online Waiver Form. Before waiving you should review your current policy to be sure that it provides comparable coverage. To be considered comparable, your coverage should:

- Be underwritten by an insurance company based in the United States (international insurance companies are not accepted).
- Have claims paid by a claims administrator based in the United States.
- Provide access to local doctors, specialists, hospitals and other health care providers in the Vanderbilt University area.
- Have low or no deductibles (the student insurance plan has a \$100 deductible per policy year).
- Cover inpatient and outpatient hospital expenses, outpatient surgical expenses, inpatient and outpatient mental health, prescription drugs, laboratory tests and x-rays, physical therapy, ambulance, maternity and home health care.
- Provide coverage for Medical Evacuation and Repatriation of Remains.
- Must provide coverage for the period of August 12, 2008 to August 11, 2009

If you determine your coverage to be comparable and want to waive the Student Injury and Sickness Insurance Plan, go to [www.gallagherkoster.com](http://www.gallagherkoster.com)

- 1) Click on Student Access and then select Vanderbilt University from the drop down menu
- 2) First Time Users need to create a User Account (User Name and Password).
- 3) Returning Users can log in with their existing User Account information.
- 4) Once the account is created or accessed, click on "Student Waive/Enroll Forms" and select the 2008-2009 Vanderbilt University Annual Waiver Form.
- 5) You will need to have your current health insurance card available in order to complete the online waiver form

### **I have my own coverage that is comparable to the student health insurance plan, should I keep my private insurance and still enroll in the student health insurance plan?**

Many parents and student enjoy the peace of mind of having additional coverage especially when traveling abroad. Student plans are customized to provide more comprehensive coverage and include travel assistance services when overseas (please refer to specific question on Studying/Traveling Abroad).

In addition, when a student is enrolled in the university's plan they have access to Gallagher Koster Complements, dental, vision and fitness discount programs which may not be part of a typical health insurance plan.

Finally, many college students reach the maximum dependent age under their parent's plan while at college or university. Student plans do not have a age limit providing the peace of mind that no matter the age or location, students have access to some form of health coverage through out the academic year. Please refer to the brochure for details on how this plan may coordinate benefits with your current private insurance plan.

## **Insurance Plan Benefits**

### **What changes have been made for 2008-2009?**

- The pre-existing condition waiting period has been reduced from 12 months to 6 months while maintaining the \$2,500 limited benefit if a pre-existing condition exists. After a student or dependent has been insured for 6 months under the Student Injury and Sickness Insurance Plan, a pre-existing condition will be covered as any other injury or sickness.

### **What is covered under the Student Injury and Sickness Insurance Plan?**

- The plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, lab 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 participating network provider are generally covered at 85% - 90% while services covered by a non-network provider are generally covered at 65%.
- Please refer to the plan brochure, available at [www.gallagherkoster.com](http://www.gallagherkoster.com) select Vanderbilt University from the drop down menu and click on Plan Documents for complete details about coverage, limitations, and exclusions.

### **Is there any supplemental coverage I can purchase in addition to the Student Insurance Plan?**

- Yes, students enrolled in the Student Injury and Sickness Insurance Plan have the option of purchasing additional coverage through the Optional Major Medical Expense Benefit. The Optional Major Medical Benefit begins payment after the Basic Maximum Benefit of \$100,000 has been paid by the Company. The Company will pay 100% of Usual and Customary Charges for additional incurred Covered Medical Expenses after first deducting the Basic Maximum Benefit not to exceed a total Maximum Benefit of \$500,000. This \$500,000 total Maximum Benefit includes the \$100,000 Basic Maximum and the benefit coverage afforded under this endorsement. **Interested students must purchase this optional benefit at the time of their initial enrollment and by the deadline, which is generally 30 days after the policy effective date.**

### **How do I get my prescriptions filled?**

- The pharmacy benefit program includes retail chains as well as independent pharmacies through the Medco Pharmacy Program.
- At designated Medco pharmacies; you will pay \$10 co-payment for a 30-day supply of a generic drug and a \$25 co-payment for a 30-day supply of a preferred brand name up to the \$1,000 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.

Prescriptions are also available through a Mail Service Program. Through the Mail Service Program your copayment will be 2 times the copayment of a 30-day supply for a 90-day supply of your prescription drug. Click on "Pharmacy Program" at [www.gallagherkoster.com](http://www.gallagherkoster.com) to learn more the details of the pharmacy program, including the Mail Service Program.

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

- Yes, but only after you have been enrolled in the Student Injury and Sickness Insurance Plan for 6 months. Prior to being enrolled for 6 months, a pre-existing condition will only be covered up to \$2,500.
- Once you're been enrolled in the Student Injury and Sickness Insurance Plan for 6 months, a pre-existing condition will be covered as any other condition.
- A pre-existing condition is one for which you sought medical advice, were diagnosed, received care or treatment, or were recommended care or treatment during the 6 months prior to the effective date of this plan.

## **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. A written referral must be obtained at the beginning of each academic year for each condition. A written referral does not guarantee that the services will be covered by the Student Injury and Sickness Insurance Plan.

Please refer to the plan brochure for details about the referral requirement and the exceptions to it.

## **Do I Get an ID Card?**

- You will receive an insurance ID Card at the address the school has on file for you – either your on-campus address or your local address. Carry it at all times and show it to any health care provider or pharmacy before receiving care or filling a prescription.
- If you need to see a doctor before you receive your ID card, tell the provider that you are covered by the Student Injury and Sickness Insurance Plan. Your provider can also call Gallagher Koster at 800-468-5867 to confirm your eligibility. You do not need your card in order to be eligible to receive benefits.
- Once your enrollment has been processed at Gallagher Koster, you can go to [www.gallagherkoster.com](http://www.gallagherkoster.com), create a User Account under "My Account" and print an ID card. This card acts as your permanent student health insurance ID card.

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

Yes, the Student Injury and Sickness 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, with an Emergency Medical Expense Benefit and for Travel Assistance Services through Scholastic Emergency Services, the 24-hour worldwide assistance service.

- 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 ensure 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, this plan has a \$100 per policy year deductible. Deductible means an amount (for which you are responsible) to be from the amount payable as a covered medical expense 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 from seeing providers that participate in either the Signature Health Alliance (providers in Tennessee) or the Beech Street Preferred Provider Network (providers outside of Tennessee) 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.gallagherkoster.com](http://www.gallagherkoster.com) and click on "Provider Networks" on your homepage 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.

You do not need an additional claim form. Make sure our 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 at the following address:

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

### **How Can I check the status of my own claims?**

You can go to [www.klais.com](http://www.klais.com); and click on Status Link to 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.

## 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 at [www.gallagherkoster.com](http://www.gallagherkoster.com) by clicking on Plan Enhancements. These programs are not insurance plans.

#### **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> and click on Access Network
- 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 dieticians 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 after the policy terminates?**

Yes, there is a Conversion Plan through the Student Injury and Sickness Insurance Plan. You can contact Gallagher Koster to learn more about this option.

*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.*

**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 its associated cost, please go to [www.gallagherkoster.com](http://www.gallagherkoster.com), click on "Your Student Health Insurance Plan" and then "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; computer hardware, software, books, clothes, and electronics. This all risk policy covers fire, theft, water damage, flood, earthquake, riot, accidental damage, and vandalism. Any university property in the care, custody or control of the student is also covered under this policy.

**Plan highlights include:**

2 types of coverage available - Replacement Cost or Actual Cash Value

Low deductibles - \$50 or \$100

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

Worldwide protection - covers US students studying abroad and International Students studying in the US

Full twelve month policy period, including between semesters

Thirty day money back guarantee if not satisfied

Personal Computer Protection

**STUDY ABROAD**

If you are participating in a study abroad program and would like additional coverage, you can purchase this Study Abroad Insurance plan. You may be covered under the Study Abroad Plan if you are a United States citizen, permanent resident of the United States, or an international student in the United States enrolled as a full-time student at a U.S. college or university and are temporarily pursuing educational activities outside your Home Country.