



Frequently Asked Questions For Vanderbilt University Graduate/Professional Students 2011-2012 Student Injury and Sickness Insurance Plan

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Important Numbers and Contact Information

Questions about what's covered, how to access benefits, enrollment concerns, or replacement ID cards?

Gallagher Koster
500 Victory Road
Quincy, MA 02171
1-617-769-6060 or 1-800-468-5867
Email: YUStudentInsurance@gallagherkoster.com

Or
On Campus Student Insurance Representative
Kristy Miller
Zerfoss Building, Student Health Center, Fourth Floor
615-343-4688

Questions about a specific claim or claims payment?

Klais & Company, Inc.
1867 West Market Street
Akron, OH 44313
www.klais.com
1-877-349-9017

How can I find a Preferred Provider?

UnitedHealthcare Options PPO
www.uhcsr.com
1-866-948-8472

How can I find a participating pharmacy?

Medco Pharmacy Network
www.medco.com
1-800-711-0917

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

Visit www.gallagherkoster.com/vanderbilt and select 'Plan Enhancements'

EyeMed Discount Vision Plan

www.enrollwitheyemed.com or 1-866-839-3633

Basix Dental Savings and CampusFit

www.basixstudent.com or 1-888-274-9961

How do I learn more about Worldwide Assistance Services?

Scholastic Emergency Services
1-877-488-9833 (toll free within the United States)
609-452-8570 (collect, outside of the United States)

How can I reach the 24/7 Nurseline Assistance Program

Collegiate Assistance Program (formally Nurse Advise Line)
1-877-643-5130

Enrollment/Eligibility

Who is eligible?

- All Graduate/Professional students registered in degree programs of 4 or more credits or who actively enrolled in research courses (including, but not limited to, dissertation or thesis 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.
- Eligible dependents of insured students can also be enrolled in the Student Injury and 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 for an additional premium by visiting www.gallagherkoster.com/Vanderbilt, selecting “Dependent Enroll” and completing the form by the published deadline)
- It is the Insured student’s responsibility to enroll eligible Dependents each year. Dependents are not automatically re-enrolled. Students need to purchase coverage for their eligible dependent(s) at the same time of their initial plan enrollment and must purchase the same period of coverage in which they are enrolled.
- The deadlines to enroll dependents are as follows: September 12, 2011 for newly enrolled and returning Annual students to have an effective date of August 12, 2011; February 1, 2012 for newly enrolled spring students to have an effective date of January 1, 2012; June 1, 2012 for newly enrolled Maymester students to have an effective date of May 1, 2012; and July 1, 2012, for newly enrolled Summer students to have an effective date of June 1, 2012.
- The only time students can purchase coverage for their dependents outside of their own coverage period is if the student experiences one of the following qualifying events” (a) marriage (b) birth if a child (c) divorce or (d) if the dependent is entering the country for the first time. If dependent enrollment meets one these qualifying events, the Dependent enrollment form, supporting documentation, and payment must be received by Gallagher Koster within 31 days of the qualifying event. If not received within 31 days of the qualifying event, the effective date of coverage will be the date this form and payment are received at Gallagher Koster. Once a dependent is enrolled, coverage cannot be terminated unless the students loses eligibility.

Is there anything I need to know before waiving coverage?

Before waiving you should review your current policy to be sure that it provides comparable coverage:

- Will your current plan cover medical care beyond emergency services (i.e. Doctor’s office visits; diagnostic testing, labs & x-rays; and prescription drugs) in the Nashville, TN area?
- Does your plan have a high deductible that must first be met before your plan will pay for services received?
- Does your health plan have doctors and hospitals in the Nashville, TN area?
- If you are able to receive care, will you have to pay upfront and then seek reimbursement?

How do I waive?

If you determine your coverage to be comparable, go to www.gallagherkoster.com/Vanderbilt

- 1) Select ‘Student Waive.
- 2) Log-in using your Vanderbilt Student Email address as your user name and your Commodore ID number (formerly your Student Accounts ID number) as your password. If you do not know your Commodore ID number log onto <https://login.mis.vanderbilt.edu>.
- 3) Click on the red ‘I want to Waive’ button to access the Waiver Form.
- 4) You will need to have your current health insurance card available in order to complete the online waiver form.

Can students with comparable coverage still enroll in the student insurance plan?

Yes. Many parents and students enjoy the peace of mind of having the additional coverage. Some of the benefits of being enrolled in a student plan include:

- Access to Gallagher Koster Complements dental and vision savings program, and CampusFit for a healthy lifestyle initiative.
- Travel Assistance services for students studying abroad or traveling more than 100 miles from their home or campus. This includes Medical Evacuation and Repatriation Services
- Students who may hit the maximum age on their parents’ plan will remain fully insured in the student insurance. There are no limitations based on age.

Insurance Plan Benefits

What changes have been made for 2011-2012?

- The Pre-Existing Condition Limitation has been removed providing immediate coverage for pre-existing conditions
- An out-of-pocket maximum benefit of \$5,000 per insured person per policy year has been implemented.
- Increased the outpatient pharmacy maximum benefit for graduate/professional and international students from \$1,000 to \$2,000 per policy year, maintaining the current co-payments of \$10 generic drugs, \$25 for preferred brand drugs, and \$45 for non-preferred brand drugs.

How much does the plan cost?

	Annual 8/12/11-8/11/12	Spring 1/1/12-8/11/12	May Mester 5/1/12-8/11/12	Summer 6/1/12-8/11/12
Student Only	\$2,142	\$1,348	\$641	\$459
Spouse/Domestic Partner	\$2,694	\$1,681	\$779	\$546
Child(ren)	\$1,691	\$1,056	\$490	\$344

Please note: Graduate students will be charged 50% of the annual premium on their fall student account and 50% of the annual premium on their spring student account. However, this is only a billing arrangement and students are covered for the entire policy year. There is no return of premium for Graduate or Professional students who leave Vanderbilt, except for Graduate or Professional students who graduate at the end of the Fall Semester and request a termination of coverage for the Spring Semester. The request for termination of coverage must be made by December 31, 2011. No forms will be accepted after this date for any reason.

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, labs 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 for students and \$50,000 for dependents for each injury or sickness for dependents.
- Services provided by a participating network provider are generally covered at 85-90% while services provided by a non-network provider are generally covered at 65%.
- Please refer to the plan brochure available at www.gallagherkoster.com/vanderbilt and click on Brochures and 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 30 days after the policy effective date.**

How do I get my prescriptions filled?

- Prescriptions can be filled at a Medco participating pharmacy. To find a list of participating pharmacies near you, visit www.medco.com
- At designated Medco pharmacies; you will pay a \$10 co-payment for a 30-day supply of a generic drug, a \$25 co-payment for a 30-day supply of a preferred brand name drug, and a \$45 co-payment for a 30-day supply of a non-preferred brand name with generic equivalent.
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay 2x the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on "Pharmacy Program" at www.gallagherkoster.com 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.

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

- Yes, pre-existing conditions are covered under the Vanderbilt Student Injury and Sickness Insurance Plan.

Am I required to get a referral from Vanderbilt Student Health Center before I seek treatment elsewhere?

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 the exceptions to it.

Do I get an ID Card?

Yes, ID Cards will be mailed in August to the address the University has on file for you. ID Cards are also made available online 24-48 hours upon Gallagher Koster's receipt of your enrollment information and can be printed per the request of the University or student.

How do I print an ID card online?

- 1.) www.gallagherkoster.com/vanderbilt
- 2.) Log-in using your existing account information
- 3.) Select “Authorize Account” located to the left of your screen under Account Information and entered your Commodore Student ID number along with your date of birth.
- 4.) Once your account has been authorized, select ‘Account Home’ and click on ‘Generate 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, Emergency Medical Expense Benefit and Travel Assistance Services through Scholastic Emergency Services, the 24-hour worldwide assistance service.

- When studying or traveling abroad (more than 100 miles away from home or campus), 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 insure 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 \$200 per policy year deductible. Deductible means the amount for which you are responsible before payment is made by the claims company. Once you have paid the \$200 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 by seeing providers that participate in UnitedHealthcare Options PPO network 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/vanderbilt under click on “Find a Doctor” 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 at the following address. You do not need an additional claims form. Make sure your 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.

Klais & Company, Inc
1867 West Market Street
Akron, OH 44313
1-877-349-9017

How Can I check the status of my own claims?

You can go to www.klais.com and click on “StatusLink” under “Student Health Plan Members” 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.

How will my claims be paid if I have health insurance in addition to the Student Injury and Sickness Insurance Plan?

The Student Injury and Sickness Insurance Plan has a coordination of benefits provision which means that this plan will coordinate the payment of claims with your other insurance company. You will receive a letter from the claims company asking you if you are enrolled under any other insurance plan and you need to respond to this letter, even if you do not have any other coverage, promptly to avoid a delay in claims payment.

Please refer to your brochure for details.

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 by visiting www.gallagherkoster.com/vanderbilt and clicking on “Plan Enhancements”.

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.enrollwitheyemed.com>
- 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 dietitians 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. However, if you are a graduate student who graduate in December and was granted a Termination of Spring Semester coverage, then your coverage will end on December 31, 2011.

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 for information on the Conversion Plan and other possible plan options.

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 their associated cost, please go to www.gallagherkoster.com/vanderbilt , and click on “Other Insurance Products”.

STUDENT PERSONAL PROPERTY PROTECTOR PLUS ®

Student Personal Property Protector PLUS ® is an insurance plan that offers coverage for all types of property including, but not limited to, computer hardware, software, books, clothes, and electronics. This comprehensive policy covers damage caused by fire, theft, water, flood, earthquake, riot, accidental damage, and vandalism. University property in the care, custody or control of the student is also covered under this policy.

Plan highlights include:

Replacement Cost Coverage

Low deductibles - \$0, \$50 or \$100

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

Worldwide protection

Full twelve month policy period

Thirty day money back guarantee if not satisfied

Identity Theft Coverage

STUDY ABROAD

Students, Faculty and Staff of a United States College or University who participate in a study abroad program may purchase the Study Abroad Accident and Sickness Insurance Program. Please visit www.gallagherkoster.com/vanderbilt for complete Plan details and enrollment information.

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.