Frequently Asked Questions
For Brandeis University
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
617-769-6011 or 800-397-1837
Email: brandeisStudent@kosterins.com

Questions about a specific claim or claims payment?
United Healthcare StudentResources (Claims Company)
PO Box 809025
Dallas, TX 75380-9025
800-767-0700
Email: claims@uhcsr.com
Register for Online Claims Look-Up at: www.uchsr.com, “My Account”

How can I find Preferred Providers in Harvard Pilgrim or United Healthcare?
1-800-767-0700

How can I find a participating pharmacy?
United Healthcare Network Pharmacy
www.uchsr.com, click on “Student Health Insurance” and “Plans”
1-877-417-7345

Questions about Gallagher Koster Complements?
EyeMed Discount Vision Plan
www.enrollwitheyemed.com
1-866-839-3633

Basix Dental Savings Plan and Campus Fit
www.basixstudent.com
(888) 274-9961

Question about United Healthcare’s voluntary dental plan?
www.gallagherkoster.com (click on Additional Programs to download enrollment forms)
1-800-767-0700

Questions about the worldwide Travel Assistance
Scholastic Emergency Services
Within the U.S. 877-488-9833
Outside the U.S. 609-452-8570

This plan is underwritten by:
Enrollment/Eligibility

Who is eligible?

- All full-time and three quarter time undergraduate and graduate students.
- Eligible Students may also insure their dependents. Eligible dependents are the spouse, husband, wife or domestic partner and unmarried children under 19 years of age; or 23 years, if a full time student at an accredited institution of higher learning, who are self supporting.

How do I enroll?

- All full-time and ¾ time undergraduate and graduate students are automatically enrolled in the Qualifying Student Health Insurance Plan (QSHIP) offered by Brandeis University unless documentation of comparable coverage is indicated on the online Insurance Selection/Reporting Form submitted in sage to the University.
- Eligible Students who waive coverage under the Qualifying Student Health Insurance Plan (QSHIP) but lose their other insurance coverage during the policy year should go in person to the Student Health Center for assistance.

Can I waive the Qualifying Student Health Insurance Program (QSHIP) with any of the insurance plans offered through The Commonwealth Connector?

Students are not eligible for any of the subsidized Commonwealth Care programs and these programs cannot be used to waive the student health insurance plan. Students are eligible for the insurance plans offered through Commonwealth Choice, but these plans should be reviewed carefully as they have very high deductibles and sometimes limited benefits.

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 Insurance Selection/Reporting Form in sage to Brandeis University.

- Students who fail to respond by the deadline dates will be automatically enrolled and charged for Qualifying Student Health Insurance Plan (QSHIP).
- The deadline to notify Brandeis University of comparable insurance coverage for students enrolling for the Fall Semester is July 1, 2008; for the Spring Semester is January 1, 2009 and for the Summer Semester is June 1, 2009.

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 Waltham, MA 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 Waltham, MA area?
- If you are able to receive care, will you have to pay upfront and then seek reimbursement?

International students can not waive coverage unless they are insured through a plan of comparable coverage underwritten by a U.S. based insurance company.

Insurance Plan Benefits

What changes have been made for 2008-2009?

1. The Outpatient Miscellaneous benefit maximum has been increased from $3,000 to $5,000 per condition.
2. The Prescription Drug maximum benefit has been increased from $1,500 to $2,000 per policy year.

What is covered under the Brandeis QSHIP?

- 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.
• Services provided by a participating network provider are generally covered at 100%, while services provided by a non-network provider are generally covered at 80%.

• Please refer to the plan brochure available at www.gallagherkoster.com. Select Brandeis 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 QSHIP 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 United Healthcare Network Pharmacy Program

• At designated UHC pharmacies; you will pay $10 co-payment for a 30-day supply of a generic/Tier-1 drug, and a $25 co-payment for a 30-day supply of a preferred brand name/Tier-2 drug, and $40 co-payment for a 30-day supply of a non-preferred brand name/Tier-3 drug up to the $1,500 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 you will pay 2.5 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.

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

• Yes, pre-existing conditions are covered immediately as any other injury or sickness; there is no waiting period.

Am I required to get a referral from my school’s Health Services before I seek treatment elsewhere?

• No, a referral is not required under the QSHIP. However, in order to receive coverage under the Learning Disabilities Expense Benefit, a referral is required from the Psychological Counseling Center.

Do I Get an ID Card?

• Domestic students who elect to enroll in the QSHIP online in sage through Brandeis University will receive their ID cards at their local address or mailstop boxes on file with the University. Domestic students who are enrolled by default in the QSHIP will receive their ID cards in their campus mailbox.

• ID cards for international students with international addresses will be delivered to the Student Health Center. Carry your ID card at all times and show it to the doctor any other healthcare provider before receiving care.

• If you need to see a doctor before you receive your ID card, tell the provider that you are covered by the Brandeis University qualifying student health insurance plan. Your provider can also call Gallagher Koster at 617-769-6011 or 800-397-1837 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, 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 QSHIP 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 (SES), 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 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?

No, the 2008-2009 QSHIP does not have a deductible.

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 either the Harvard Pilgrim (in MA, ME and NH) or United Healthcare PPO Options (outside of MA, ME, and NH and anywhere across the country) Preferred Provider Networks.

Providers participating in these networks have agreed to accept a predetermined negotiated amount, or Preferred Allowance as payment for their services.

Go to www.gallagherkoster.com, 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 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.

United Healthcare StudentResources
PO Box 809025
Dallas, TX 75380-9025
800-767-0700
Email: claims@uhcsr.com

How Can I check the status of my own claims?

You can go to www.uhcsr.com, create a User Account 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 by visiting www.gallagherkoster.com and clicking on "Plan Enhancements". These programs are not underwritten by United Healthcare.

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 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?
No, there is no option to continue coverage after this policy terminates.

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 their associated cost, please go to 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
Students, who are participating in a study abroad program and would like additional coverage, can purchase the Study Abroad Insurance plan offered through Gallagher Koster. 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.