

Frequently Asked Questions American College Student Association (ACSA) Student Injury and Sickness Insurance Plan

Adler School for Professional Psychology

Who do I contact if I have questions or need help?

Questions about eligibility and enrollment, available benefits, ID cards, or on how the plan works?

Gallagher Koster
500 Victory Road
Quincy, MA 02171
1-800-457-5599
Email: Studentcare@Kosterins.com

Questions about a specific claim or claims payment?

United Healthcare **StudentResources**
PO Box 809025
Dallas, TX 75380
1-469-229-6700 / 1-800-505-5450
Email: info@studentresources.com

Questions or advice needed about Travel Assistance, Medical Evacuation and Repatriation of Remain Services.?

Scholastic Emergency Services, Inc. (SES)
1-877-488-9833 (Toll-free within the Unites States)
1-609-452-8570 (Collect outside the Unites States)
Email: medservices@assistamerica.com

This plan is underwritten by United HealthCare, policy, 2007-2300-21

Enrollment/Eligibility

Who is eligible?

- All students enrolled at the Adler School (Full time and Part time).
- Eligible Dependents of students enrolled in the plan may participate in the plan on a voluntary basis.
- International students on a F-1 Visa are eligible for the plan.

How do I enroll?

- Enrollment is on a voluntary basis.
- Eligible students may enroll themselves and their eligible Dependents online or by completing a written enrollment form
 - To enroll online, go to www.studentcare.com, click on "Student Medical" to set-up a User Account.

- To complete a written enrollment form, print out a form from the website by clicking on “Downloads” Complete the form and mail it with payment to Gallagher Koster, PO Box 845663, Boston, MA 02284-5663 or by faxing to 617-479-0860.
 - If you complete a written enrollment form, you will need to submit a new form for each month of coverage you purchase.
- Coverage may be purchased on a monthly basis or for multiples months at one time through July 31, 2008 as the policy effective date is August 1.
- If enrolling monthly, the applicable premium and application must be received by Gallagher Koster no later than the **15th of the current month** in order to be effective for the current month. For example, coverage for May 2008 must be purchased by May 15, 2008 or coverage cannot become effective until the beginning of the following month.
- Please contact Gallagher Koster with any questions about enrolling online or about the status of your application by emailing studentcare@kosterins.com or 1-800-457-5599.

Do I get an ID card?

- You will receive an insurance ID card at the address indicated on your enrollment application. Carry it at all times and show it to the doctor or 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 under the ACSA Student Injury and Sickness Insurance Plan through the Adler School of Professional Psychology. Your provider can call Gallagher Koster at 800-457-5599 to verify eligibility and general plan information.
- If you need a replacement ID card, please email us at studentcare@kosterins.com or call our Customer Service Department at 1-800-457-5599.

Insurance Plan Benefits

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

- The plan is an accident and sickness plan and covers medical expenses, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, lab and x-rays, mental health, prescription drugs, physician office visits, emergency medical evacuation and repatriation of remains services. Routine care is generally not provided except under certain Mandated Benefits: Child Health Screening Services, Colorectal Cancer Screening Benefit, Cytologic Screening (medical necessity), and Mammographic Examination, and Prostate Cancer Screening.
- There is a \$100.00 deductible per Injury or Sickness.
- The maximum benefit per Injury or Sickness per Insured Person is \$50,000. After the Deductible has been satisfied, benefits will be paid for 100% of Covered Medical Expenses incurred up to \$5,000. After the Company has paid \$5,000, benefits will be paid for 80% of additional Covered Medical Expenses incurred not to exceed the \$50,000 maximum per Injury or Sickness. Some benefits have specific limits, please refer to the Schedule of Benefits. Benefits will be paid up to the Maximum Benefit for each service as shown in the Schedule of Benefits.

What are the mental health benefits?

- Benefits for inpatient Psychotherapy, Alcoholism, and Drug Dependency are limited to one visit per day for a maximum of 30 days with a \$5,000 maximum per Policy Year. Psychiatric Hospitals are not covered.
- Benefits for outpatient Psychotherapy, Alcoholism, and Drug Dependency are paid at 50% of Usual & Customary charges up to \$45.00 per day up to a \$500.00 maximum per Policy Year. Benefits include all related or ancillary charges incurred as a result of a Mental and Nervous Disorder, including prescription drugs.

What is a deductible?

A Deductible is an amount that must be paid, by you, before the plan makes payment for any Covered Medical Expense. The deductible applies per person per Covered Injury or Sickness per Policy Year. Once you have paid the \$100.00 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.

How are prescription drugs covered?

- Prescription drugs are covered 50% of Usual and Customary Charges up to \$500.00 per Policy Year. Students will need to pay out of pocket for their prescriptions and then submit for reimbursement
- Not all medications are covered under the Plan. Please refer to the plan brochure for details about coverage, limitations, and exclusions.

Is there any supplemental coverage I can purchase in addition to the Student Injury and Sickness Insurance Plan?

Yes. Major Medical coverage may be purchased at the time of enrollment by the insured student only. Purchasing additional Major Medical coverage increases your Maximum Benefit per Covered Injury or Sickness from \$50,000 to \$200,000. Please refer to the plan brochure for complete details about coverage, limitations, and exclusions.

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

Yes, if you were previously covered under another health insurance plan for at least 12 consecutive months immediately preceding your effective date of the ACSA Student Injury and Sickness Insurance Plan without a lapse of more than 63 days, a Pre-Existing Condition will be covered as any other condition on the Policy. If you were enrolled under another health insurance plan but for less than 12 consecutive months, the number of months you were covered under the Previous Plan will be applied towards the 12 month waiting period for coverage under the ACSA Student Injury and Sickness Insurance Plan.

If you were not enrolled in another health insurance plan or had a lapse of more than 63 days, you will have no coverage for your Pre-Existing Condition until you have been enrolled in this Plan for at least 12 consecutive months. Please refer to the Plan brochure for additional details.

It is important to maintain continuous enrollment from month to month in order to avoid a lapse in coverage and be subject to the pre-existing condition limitation.

Will this plan cover me when I'm off-campus, or traveling or studying abroad?

Yes, the ACSA Student Injury and Sickness Insurance Plan covers you during semester breaks or summer vacations, providing coverage is purchased during those months, and provides worldwide coverage including emergency medical evacuation, repatriation of remains and travel assistance services through Scholastic Emergency Services, Inc. (except in your home country). To access benefits for Emergency Medical Evacuation, Repatriation of Remains or services such as referrals, critical care monitoring or lost luggage and document assistance, arrangements must be made in advance through Scholastic Emergency Services, Inc. Please refer to the plan brochure for details.

Can I continue coverage after the policy terminates?

No. There is no COBRA or continuation option available if you are no longer eligible for the ACSA Student Injury and Sickness Insurance Plan.

Finding a provider

Can I go to any doctor or hospital?

Yes. The ACSA Student Injury and Sickness Insurance Plan will cover you based on the policy at any licensed doctor's office or hospital facility in the United States. You are not required to use a specific network of doctors or to get a referral from a primary care physician.

Claims Processing

If I receive a bill for services I received, what should I do?

Physicians should bill the claims administrator directly. If you receive a bill, you should also forward it to the claims administrator at the address below. You do not need a claim form. Make sure your name, your 7-digit student 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
1-469-229-6700 / 1-800-505-5450
info@studentresources.com

Is any other information needed in order to pay a claim?

If the treatment you received was a result of an accident, you might receive a letter from United Healthcare **StudentResources** (United HealthCare Insurance Company) asking you for information about the accident, i.e. was it the result of a car accident, from playing sports, etc. United Healthcare **StudentResources** may also request confirmation of your student status at a college or university. Your claim cannot be processed without this information, so please respond to the letter promptly.

This document is only a summary of the benefits available. Please refer to the actual Student Injury and Sickness Insurance Plan brochure for a description of the benefits available and exclusions and limitations of the plan. The description of the Plan may vary in some states. You may be eligible for additional benefits that are required in your state.