



Frequently Asked Questions For Greenfield Community College Students 2012-2013 Student Injury and Sickness Insurance Plan

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Important Contact Information

I have questions about what is covered, how to access benefits, enrollment concerns, or replacement ID cards.

Gallagher Koster
500 Victory Road
Quincy, MA 02171
Website: www.gallagherkoster.com/gcc
Phone: 617-328-2305
Email: Greenfieldstudent@gallagherkoster.com

I have questions about a specific claim or claims payment.

UnitedHealthcare StudentResources
PO Box 809025
Dallas, TX 75380
Website: www.uhcsr.com – to register for Online Claims Lookup
Phone: 866-948-8472

How can I find a Preferred Provider?

Harvard Pilgrim (Regionally in MA, NH, and ME)
United Healthcare Options PPO (Nationally)
www.commonwealthstudent.com, click on ‘Find a Doctor’

How can I find a Participating Pharmacy?

Medco Network
Website: www.commonwealthstudent.com, click on ‘Pharmacy Network’
Phone: 877-417-7345

How do I learn more about UnitedHealth Allies?

UnitedHealth Allies
Website: www.sr.unitedhealthallies.com
Phone: 800-860-8773

How do I learn more about Worldwide Assistance Services?

Scholastic Emergency Services
Toll-free In the United States: (877) 488-9833.
Collect outside of the United States: (609) 452-8570

How do I contact the 24/ 7 Nurse Line?

24 hour Nurse Line
1-877-643-5130

Enrollment & Eligibility

Who is eligible for the plan?

All students enrolled in nine credits or more, including online credit hours, in a Day or Evening Program are eligible for the Student Injury and Sickness Insurance Plan.

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?

Dependents are not eligible to enroll in the Student Injury and Sickness Insurance Plan.

Can I waive the Student Health Insurance Program (SHIP) with any of the Massachusetts (MA) state subsidized insurance plans such as Health Safety Net or any other subsidized plan through The Commonwealth Connector?

Students are not eligible for any of the MA 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 may have very high deductibles and often times limited benefits.

I am currently enrolled in MassHealth, can this plan be used to waive the Student Injury and Sickness Insurance Plan?

MassHealth covers students who are dependents under a family plan until the age of 19. If you're 19 or older you can still be enrolled in MassHealth, but only if you meet specific criteria. Contact MassHealth or visit <http://www.massresources.org/masshealth-general-eligibility.html> to determine whether or not you can be covered over the age of 19.

Is there anything I need to know before waiving coverage?

Before waiving you should review your current policy, considering the following:

- Will your current plan cover medical care beyond emergency services (i.e. doctor's office visits, diagnostic testing, x-rays, prescription drugs, etc.) in the Greenfield, Massachusetts area?
- Does your plan have doctors and hospitals in the Greenfield, Massachusetts area?
- Check the cost -- is the annual cost of this Student Plan less expensive than the cost of being added as a dependent to your parents' plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.
- Are there administrative pre-requirements, pre-certification or PCP referrals required under your current plan that may delay receipt of care?

What about Health Care Reform? How does that affect my Student Health Insurance Plan?

If you are under the age of 26, you MAY be eligible to enroll as a dependent under the employer health insurance plan held by your parent(s). However, before you do so, you should fully compare the employer plan against this Student Plan to determine which plan's rates, benefits and coverage are most appropriate for you.

In addition to the items mentioned in the waiver question above, keep in mind that Student Insurance Plans are generally less expensive than individual plans with similar benefits. In fact, your total out-of-pocket cost (including premium and deductibles) may be significantly LESS with this Student Plan, especially if your parents' employer plan is considered a 'high deductible' plan.

How do I waive coverage under the student health insurance plan?

If you determine your coverage to be comparable and would like to waive the student health insurance plan:

1. Go to www.commonwealthstudent.com.
2. Click on the Greenfield Community College link.
3. Click on the 'Student Waive' link.
4. Create a user account, or log in if you are a returning user.
5. Select the Red 'I want to Waive' button. When waiving the insurance, have your current health insurance ID card ready as you will need this information in order to complete the waiver form. Upon completing your online form you will be asked to review the information provided and click "submit" to complete the process. Immediately upon submitting your form you will receive a confirmation number. Please save this number and print a copy of the confirmation for your records.

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:

- Worldwide Travel Assistance services for students studying abroad, including services for medical evacuation and repatriation.
- 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.
- Access to a variety of health and wellness initiative available – discount vision and dental programs, weight loss programs, 24/7 nurse advice line, and more.

Insurance Plan Benefits

What changes have been made to the plan for the 2012-2013 Policy Year?

The 2012-2013 Student Injury and Sickness Insurance plan is compliant with the first phase of Health Care Reform.

- A \$200 Per Policy year Out of Network deductible has been added.
- The Office Visit co-payment has been increased to \$25.
- A \$25 co-payment for Outpatient X-rays and Diagnostic lab services has been added.
- Expanded services for the Preventative Care benefit have been added to cover routine physicals and examinations, routine screenings, routine GYN examinations, and immunizations with no cost sharing for in-network providers.

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 plan also provides routine and wellness benefits such as a routine vision exam (every 24 months), routine GYN Exam and Routine Adult physical every policy year and Routine Hearing Exams.
- The maximum benefit allowed for each accident or sickness is unlimited, however there are several additional expense limitations within the plan. As a result students should refer to their brochure schedule for additional details.
- 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.commonwealthstudent.com, by clicking on the Greenfield Community College link and click on "My Benefits and Plan Information" for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

	Annual Coverage 9/01/2012 – 8/31/2013	Spring Coverage 1/01/2013 – 8/31/2013
Student Only	\$1,049	\$695

How do I get my prescriptions filled?

- Prescriptions can be filled at Medco participating pharmacy. To find a list of participating pharmacies near you, visit www.medco.com.
- At designated Medco pharmacies; you will pay \$15 co-payment for a 30-day supply of a generic drug, a \$30 co-payment for a 30-day supply of a preferred brand name drug, and \$50 co-payment for a 30-day supply of a non-preferred brand name drug up to the unlimited benefit maximum.
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay two times the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on Greenfield Community College on www.commonwealthstudent.com then select "Pharmacy Program" 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.
- Outpatient medications for treatment of a Covered Expense are covered prescriptions. If the treatment of a medical condition is limited or excluded from the plan, the outpatient prescription is likewise limited or excluded.
- Students who plan on studying abroad may fill out a Prescription Override form by visiting Greenfield Community College on www.commonwealthstudent.com then select 'Pharmacy Program', then 'Pharmacy Override Form'.

Am I covered if I have a pre-existing condition?

Yes, the Student Injury and Sickness Insurance Plan does not have a pre-existing condition limitation.

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

No, a referral is not required with the Student Injury and Sickness Insurance Plan, but there are many benefits to first seeking care or advice from Donna Larson. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is: <http://web.gcc.mass.edu/health-services/>.

Do I get an ID card?

Yes, ID cards are available online 2-3 days upon Gallagher Koster's receipt of your enrollment from Greenfield Community College and processing of the premium payment for the plan. ID Cards are mailed to the address the school has on file for you.

How do I print an ID card online?

1. Go to www.commonwealthstudent.com.
2. Click on the Greenfield Community College link.
3. First time users will need to create a User Account. Returning users can log in using their existing account information.
4. On the left toolbar, under 'My Account', click on 'Authorize Account'.
5. Enter your Student ID number and your date of birth and click on 'Authorize Account'.
6. You will be redirected to the Account Home page, then 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 (SES), the 24-hour worldwide assistance service.

- When studying or traveling abroad, keep your Student Injury and Sickness 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.

What is a deductible? Does this plan have a deductible?

A deductible is the amount for which you are responsible before payment is made by the claims company. Once you have paid the 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.

The Student Injury and Sickness Insurance plan has a \$200 per policy year deductible that applies to services received from a Non-Network Provider. There is no deductible for services received from a Network Provider.

Finding a Provider

Can I go to any doctor or hospital?

Yes, you can go to any provider; however, you will save money by seeing providers that participate in the Harvard Pilgrim network in MA, ME, and NH and the UnitedHealthcare Options PPO network outside of these states because providers participating in these networks have agreed to accept a predetermined negotiated amount, or Preferred Allowance, as payment for their services.

Go to www.commonwealthstudent.com, click on the Greenfield Community College link and then click on 'Find a Doctor' to locate participating providers.

Claims Processing

What should I do if I receive a bill, or need to be reimbursed, for services I received?

Physicians should bill the claims administrator. The billing information is on the back of your health insurance ID card. However, if you receive a bill or if you have paid for a service and need to be reimbursed, please send your bill (and proof of payment if seeking reimbursement) to the claims administrator at the following address. You do not need an additional claim form. Make sure your name, health insurance ID number, and school name are on the bill. Make a copy for your records before sending to the claims administrator at the following address:

UnitedHealthcare StudentResources
PO Box 809025,
Dallas, TX 75380-9025
866-948-8472
GKclaims@uhcsr.com

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. You may also receive a letter asking if you are covered by any other health insurance plan. It is important that you respond promptly to this as well.

How will my claims be paid if I have other health insurance in addition to the student health insurance plan?

The Student Injury and Sickness Plan is an excess policy. This means if you have other health insurance, then that plan will pay first as your primary insurance. The student insurance will not pay for benefits until the primary insurance has paid first.

Please refer to your brochure for details.

Plan Enhancements

What enhancements are available under this plan?

Exclusively from Gallagher Koster, enrolled students have access to a menu of products at no additional cost. More information is available by visiting www.commonwealthstudent.com, clicking on the Greenfield Community College link then click 'Discounts and Wellness' link.

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.

Are there any additional insurance products available?

Please visit www.commonwealthstudent.com, click on the Greenfield Community College link, and then click on the 'Other Insurance Products' link for complete details about additional insurance products that are available as well as 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.