

# Frequently Asked Questions For Wheaton College 2007-2008 Student Accident and Sickness Insurance Plan

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

### **Questions about enrollment, benefits, ID cards, how the plan works?**

Koster Insurance Agency  
500 Victory Road  
Quincy, MA 02171  
1-800-457-5599  
Email: [WheatonStudent@kosterins.com](mailto:WheatonStudent@kosterins.com)

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

Klais and Company, Inc.  
1867 West Market St.  
Akron, OH 44313  
800-331-1096 or 330-867-8443  
[klaisclaims@klais.com](mailto:klaisclaims@klais.com)  
Register for StatusLink Claims Look-Up at [www.klais.com](http://www.klais.com)

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

FirstHealth  
888-685-7774  
[www.FirstHealth.com](http://www.FirstHealth.com)

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

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

### **Questions about the EyeMed Discount Vision Plan?**

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

### **Questions about the Basix Dental Savings Plan?**

[www.basixstudent.com](http://www.basixstudent.com)

## **Enrollment/Eligibility**

### **Who is eligible?**

- All regular full-time and  $\frac{3}{4}$  time students.

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

- Eligible students are automatically enrolled in the Student Accident and Sickness Insurance Plan unless an online waiver form is submitted by the deadline.

## **I have my own coverage that is comparable to the Student Accident and Sickness Insurance Plan. How do I waive participation in the school's plan?**

Students will be able to waive coverage by logging onto [www.kosterweb.com](http://www.kosterweb.com) and submitting the Online Waiver Form. Details regarding how to use the online system can be found in the brochure. 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 Norton, 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 Norton, MA area?
- If you are able to receive care, will you have to pay upfront and then seek reimbursement?

If you determine your coverage to be comparable, go to [www.kosterweb.com](http://www.kosterweb.com)

- 1) Click on Student Access and then select Wheaton College from the drop down menu
- 2) First Time Users need to create a User Account (User Name and Password) and returning students can access the site with their current User Account information.
- 3) Once the account is created or accessed, click on "Online Forms" and select the 2007-2008 Annual Waiver Form.
- 4) You will need to have your current health insurance card available in order to complete the online waiver form

## **Do I get an ID card?**

- You will receive an insurance ID Card in your campus mailbox. 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 Wheaton College Student Accident and Sickness Insurance program. Your provider can always call Koster Insurance Agency at 800-457-5599 to verify eligibility.
- If you need an ID card, request one online at: [www.kosterweb.com](http://www.kosterweb.com)

## **Insurance Plan Benefits**

### **I'm a returning student and currently enrolled in the Student Insurance Plan, what changes have been made for 2007-08?**

- For the 2007-08 policy year, the Student Accident and Sickness Insurance Plan will be underwritten by Combined Insurance Company of America
- For the 2007-08 policy year, claims will be processed by Klais and Company, Inc.
- For the 2007-08 policy year, the Pharmacy Network will be MEDCO.
- The Prescription Drug Maximum Benefit has been increased from \$700 to \$1,000 per policy year, maintaining the current co-payment arrangement.
- A Wellness Benefit has been added covering 80% up to \$300 per policy year. This includes coverage for nutritional counseling, routine blood panels (CBC), immunizations, and screenings including blood pressure checks, cholesterol and lipid profiles, and blood glucose checks; and acupuncture and massage therapists.
- A prescription mail service program, Medco By Mail, has been added to the pharmacy benefit.
- Please refer to the plan brochure for complete details about coverage, limitations, and exclusions.

### **What is covered under the Student Insurance Plan?**

- The plan covers medical expenses, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, lab and x-rays, mental health services, prescription drugs, physician office visits, emergency medical evacuation, repatriation of remains and travel assistance services.
- Coverage varies depending on whether or not you seek services from a Preferred Provider or Non-Network Provider.
- Coverage is subject to the limitations and provisions of the policy.

## How are prescription drugs covered?

- The prescription program is available through the Medco Pharmacy Network.
- The pharmacy network includes national pharmacy chains such as CVS, Brooks, Walgreen and Rite Aid as well as local independent pharmacies.
- There is a \$10 co-payment for a 30-day supply of a generic drug and a \$20 co-payment for a 30-day supply of a preferred brand name drug.
- Per policy year maximum of \$1,000 per policy year.

Outpatient medications for treatment of a Covered Expense are covered prescriptions. If the treatment of the medical condition is limited or excluded, the outpatient prescription is likewise, limited or excluded.

## New Medco By Mail

This mail service program allows students to obtain a 90-day supply of a covered prescription medicine by paying a copay 2 times the monthly tier copay. When you use the Mail Service Prescription Drug Program you will need to complete a "Medco By Mail" Order Form and include that and your doctor's signed prescription form and mail directly to Medco. A brochure describing the Mail Service Program, "Medco By Mail" Order Forms and accompanying mailing envelope will be available online or by contacting Koster Insurance Agency. Once you fill your first prescription by mail, you can then order refills online by going to [www.medco.com](http://www.medco.com). Mail order prescriptions will not be filled less than 45 days from the termination date of the policy.

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

- If you were previously covered under another health insurance plan immediately prior to enrolling in the Student Accident and Sickness Insurance Plan for at least 6 months without a lapse in coverage of more than 30 days, any pre-existing condition will be covered. If you were not enrolled in another health insurance plan or had a lapse in coverage of more than 30 days, you will have limited coverage for a pre-existing condition – up to \$1,500 for the first six months of the plan. Once you've been enrolled under the Student Accident and Sickness Insurance Plan for 6 months, your pre-existing condition will be covered as any other condition.

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

- No, students are not required to have a referral from the school's Health Services.

## Does this plan cover me when I am off campus?

Yes, the Student Accident and Sickness Plan covers you during semester breaks, summer vacation and even if you're studying abroad. You'll be covered for the period for which you paid premium. So if you paid premium for the entire year, you would be covered from August 6, 2007 through August 5, 2008.

## Will this plan cover me if I travel/study abroad?

Whether studying or traveling abroad, the Student Accident and Sickness Insurance Plan provides the same benefits as if you were on campus. 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 Medical 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 your College's name are on the bill.

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

No, there is no deductible on this plan. 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.

## **Finding a provider**

### **Can I go to any doctor or hospital?**

Yes. However, you can save money by seeing providers that participate in the FirstHealth Preferred Provider Network.

- Your out-of-pocket expenses will be less because Network providers are reimbursed at 80% of the Preferred Allowance; Out-of-Network providers are reimbursed at 80% of Usual and Customary charges.
- Preferred Allowance is a preferred negotiated fee that providers have agreed to accept as their payment. Out-of-Network providers have not agreed to accept the Preferred Allowance as their payment.
- You should be aware that Network hospitals might be staffed with Out-of-Network doctors, so it's not a guarantee that all charges will be paid at the preferred allowance.
- Take the time to ask the providers you want to see if they participate in one of the Network provider networks.

### **How do I find a Network Provider?**

FirstHealth  
888-685-7774  
[www.FirstHealth.com](http://www.FirstHealth.com)

## **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, ID number, and school name are on the bill, make a copy for your records, and send it to the claims administrator.

#### **For Dates of Service After 8/6/2007; please submit claims to:**

Klais and Company, Inc.  
1867 West Market St.  
Akron, OH 44313  
800-331-1096 or 330-867-8443  
[klaisclaims@klais.com](mailto:klaisclaims@klais.com)  
Register for StatusLink Claims Look-Up at [www.klais.com](http://www.klais.com)

#### **For Dates of Service Prior to 8/5/2007; please submit claims to:**

Pioneer Management Systems, Inc.  
PO Box 9040  
West Springfield, MA 01090  
877-868-9060  
[student@pioneerhealth.com](mailto:student@pioneerhealth.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 Klais and Company, Inc. asking you 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**

### **Does this plan cover the cost of routine eye exams or the cost of eyewear?**

- The Student Accident and Sickness Insurance Plan doesn't cover these vision services, but if you are enrolled in the insurance plan, you are also enrolled in the EyeMed Vision Program.

- EyeMed's plan 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, Target Optical, J C Penney Optical, and many private practitioners.
- Contact EyeMed at: <http://www.enrollwitheyemed.com>
- This is not an Insurance Plan.

### **What about dental coverage?**

Currently, there is no dental coverage under the Student Accident and Sickness Insurance Plan. However, enrollment in the Student Insurance Plan includes a Dental Savings Program.

- An exclusive plan for students enrolled in the Student Accident and Sickness Insurance Plan.
- Operated by Basix, LLC to provide students with access to general and specialty dental care from a select network of local dentists.
- A network of providers that have met strict credentialing and quality assurance requirements.
- A network of participating dental providers that have agreed to accept negotiated prices for the services they provide.
- Students will be responsible for paying for services they receive at the time of the visit.
- Students will generally save from 20% to 50% of charges for a wide range of dental services – from routine cleanings to root canals.
- Because the Dental Savings Program is not insurance, there are no claim forms, annual maximums, benefit limitations and conditions or other plan provisions.
- Students can log onto the website, [www.basixstudent.com](http://www.basixstudent.com) to locate participating dental providers, download the fee schedule and learn more about the Program.
- This is not an Insurance Plan.

### **Additional Coverage Options**

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

- Students enrolled in the Student Accident and Sickness Insurance Plan have the option of purchasing additional coverage through the Optional Supplemental Accident and Sickness Expense Benefit. This Plan does not start providing coverage until the \$50,000 maximum per Accident and Sickness per policy year has been met under the Student Accident and Sickness Insurance Plan, and extends the Maximum benefit per Accident and Sickness to \$250,000. **Interested students must purchase this optional benefit by August 6, 2007 for annual coverage or January 28, 2008 for newly enrolled students for the spring semester.**

#### **Can I continue coverage after the policy terminates?**

No, there is no continuation of coverage after the policy terminates. Please contact Koster Insurance at 1-800-457-5599 for other options.

*This document is only a summary of the benefits available. Please refer to the actual Student Accident and Sickness Insurance Plan brochure for a description of the benefits available and exclusions and limitations of the plan.*