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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
800-430-0697
Email: middleburystudent@gallagherkoster.com

Questions about a specific claim or claims payment?

For services received on or after September 1, 2011
Aetna Student Health
PO Box 981106
El Paso, TX, 79998
866-746-6586.
Register for Online Claims lookup at: www.aetnastudenthealth.com

For services received prior to September 1, 2011
Klais & Company
1867 West Market St
Akron, OH 44313
877-349-9017
Email: klaisclaims@klais.com

How can I find a Preferred Provider?

Aetna’s Provider Network
www.aetna.com/docfind/custom/studenthealth.com

How can I find a Participating Pharmacy?

Aetna Pharmacy Management
1-800-238-6279
www.aetna.com/docfind/custom/studenthealth.com

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

EyeMed Discount Vision Plan
www.enrollwitheyemed.com
1-866-839-3633

Basix Dental Savings and CampusFit
www.basixstudent.com
1-888-274-9961

How do I learn more about Worldwide Assistance Services?

On Call International
Toll Free from US and Canada: 800-850-4556
Direct and Worldwide Collect Calls: 603-898-9159

Nurse Line (24 Hours a Day)
Toll Free: 866-509-7715
Collect: 603-328-1728
Enrollment/Eligibility

Who is eligible?

Mandatory Accident Plan
- All undergraduate and graduate students enrolled as full-time students of Middlebury College are automatically enrolled in the Mandatory Student Accident Only Insurance Plan. Students enrolled for classes during the Summer Term will also be automatically enrolled in the Mandatory Student Accident Only Insurance Plan for the Summer Term. Students enrolled in the Mandatory Accident Only Plan for the academic year are covered from September 1, 2011 to May 31, 2012. Students enrolled in the Mandatory Accident Only Plan during the Summer Term are covered from June 1, 2012 to August 31, 2012.

Voluntary Medical Plan
- Undergraduate and Graduate students enrolled in the Mandatory Student Accident Only Insurance Plan are eligible to enroll in the Student Accident and Sickness Insurance Plan on a voluntary basis. Students who elect to enroll in the Accident and Sickness Insurance Plan will be covered for the 2011-2012 policy year (September 1, 2011 to August 31, 2012).
- Students interested in purchasing the Student Accident and Sickness Insurance Plan with a start date of September 1, 2011 must complete an Enrollment Form and mail the premium payment directly to Gallagher Koster by September 15, 2011. Enrollment form received after September 11, 2011, coverage will be effective the postmark date.

How do I enroll?

Undergraduate and Graduate students enrolled in the Mandatory Student Accident Only Insurance Plan, who decide they would like to enroll in the Student Accident and Sickness Insurance Plan, may do so by completing the following steps:

1) Go to www.gallaghrkoster.com/middlebury.
2) Click on “Student Direct Pay Enroll”.
3) Create a user account or log in (if you are a returning user).
4) Complete the Online Enrollment Form. Immediately upon submitting your Online Form you will receive a confirmation number. Please save this number and print a copy of your 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 Accident and Sickness Insurance Plan include:
- Access to Gallagher Koster Complements, dental and vision savings programs, and CampusFit for a healthy lifestyle initiative.
- 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.

Insurance Plan Benefits

What changes have been made for 2011-2012?

Middlebury has switched to Aetna Student Health for claims processing.

How much does the plan cost?

<table>
<thead>
<tr>
<th>Dates Of Coverage</th>
<th>Annual (9/1/11-8/31/12)</th>
<th>Fall (9/1/11-1/31/12)</th>
<th>Spring (2/1/12-8/31/12)</th>
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<td>9/15/11</td>
<td>9/15/11</td>
<td>2/15/12</td>
</tr>
<tr>
<td>Rate</td>
<td>$913.00</td>
<td>$385.00</td>
<td>$533.00</td>
</tr>
</tbody>
</table>

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What is covered under the Voluntary Student Accident & 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 $50,000.
- Services provided by a participating network provider are generally covered at 100% for the first $5,000 then at 80% of Covered Charges for Accidents. Sickness benefits are paid at 100% of Covered Charges up to the allocated Benefit Maximum (Please refer to the Schedule of Benefits for further details).
- Please refer to the plan brochure available at www.gallagherkoster.com/middlebury. Click on “Brochure and Plan Documents” for complete details about coverage, limitations, and exclusions.

How do I get my prescriptions filled?

- Prescriptions can be filled at any Aetna participating pharmacy. To find a list of participating pharmacies near you, visit www.Aetna.com/docfind/custom/studenthealth.com.
- At designated Aetna pharmacies you will pay a $10 copayment for a 30-day supply of a generic drug, and a $20 copayment for a 30-day supply of a preferred brand name drug, up to the $750 maximum benefit.
- 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/middlebury for further details about the pharmacy program, including the Mail Service Program. Students who take maintenance drugs are encourage 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, but only if you were continuously insured through another health insurance plan for the 6 months immediately prior to the effective date of the Student Accident and Sickness Insurance Plan without a lapse in coverage.
- If you were not continuously insured or had a lapse in coverage you will have limited coverage for a pre-existing condition, up to $2,500. A pre-existing condition is one for which you sought medical advice, were diagnosed, received care or treatment or were recommended care or treatment during the 6 months prior to the effective date of this plan.
- Once you have been enrolled in this 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, a referral is not required with the Student Accident and Sickness Insurance Plan, but there are many benefits to first seeking care or advice from Parton Health Center and the Center for Counseling and Human Relations. Students should be aware that the Patron Health Center and the Center for Counseling and Human Resources is available to them. For more information visit: http://www.middlebury.edu/studentlife/services/healthctr or http://www.middlebury.edu/studentlife/services/cchr.

Do I get an ID Card?

Yes, ID Cards are made available online 24-48 hours upon enrollment in the Student Accident and Sickness Insurance Plan. ID Cards are mailed to the address the school has on file for you and can also be printed per the request of the school or student.

How do I print an ID card online?

1) Go to www.gallagherkoster.com/middlebury.
2) Log in using your existing account information (first time visitors will need to create an account).
3) Select “Authorize Account” located to the left of your screen under Account Information and enter your 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 Accident cover 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 On Call International, the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by On Call International. Any services not arranged by On Call International will not be considered for payment.

- 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 ensure 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?**

Deductible means the amount for which you are responsible before payment is made by the claims company. The 2011-2012 Student Accident and Sickness Insurance Plan 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 the Aetna’s Provider 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/middlebury](http://www.gallagherkoster.com/middlebury) and click on “Find a Doctor” 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 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 claim 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.

For services received **on or after** August 15, 2011

Aetna Student Health
PO Box 981106
El Paso, TX, 79998
866-746-6586.
Register for Online Claims lookup at: [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

For services received **prior to** August 15, 2011

Klais & Company
1867 West Market St
Akron, OH 44313
877-349-9017
Email: klaisclaims@klais.com

How can I check the status of my own claims?

Register for Online Claims lookup at: [www.aetnastudenthealth.com](http://www.aetnastudenthealth.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 you if you are covered by any other health insurance plan. It is important to respond promptly to this as well.

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

The Student Accident and Sickness Insurance Plan has a coordination of benefits provision. This means your plan with Gallagher Koster will coordinate the payment of claims with your other insurance company. You will need to provide the claims company with information about your other health insurance company. 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/middlebury 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.
- 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 at www.basixstudent.com.

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.

Aetna’s Informed Health® Line:
Call toll free 1-800-556-1555 24 hours a day, 7 days a week. Get health answers 24/7. When you have an Aetna health benefits and health insurance plan, you have instant access to the information you need. Our tools and resources can help you:

- Make more informed decisions about your care
- Communicate better with your doctors
- Save time and money, by showing you how to get the right care at the right time

When you call our Informed Health Line, you can talk directly to a registered nurse. Our nurses can discuss a wide variety of health and wellness topics.

Use the Healthwise® Knowledgebase to find out more about a health condition you have or medications you take. It explains things in terms that are easy to understand. Get to it through your secure Aetna Navigator® member website, at www.aetnastudenthealth.com.

Health and Wellness Portal: This dynamic, interactive website at www.aetnastudenthealth.com will give you health care and assessment tools to calculate body mass index, financial health, risk activities and health and wellness indicators. The site provides resources for wellness programs and activities.
Aetna Book™ Discount Program: Access to a 10% discount on any book or DVD purchase from the MayoClinic.com Bookstore.

Aetna Fitness™ Discount Program: Access to preferred rates on gym memberships and discounts on at-home weight loss programs, home fitness options and one-on-one health coaching services through GlobalFit™

Aetna Hearing™ Discount Program: Access to discounts on hearing devices and hearing exams from HearPO®. Average savings on hearing aids is 25%.

Aetna Natural Products and Services™ Discount Program: Access to reduced rates on services from participating providers for acupuncture, chiropractic care, massage therapy and dietetic counseling. Also, access to discounts on over-the-counter vitamins, herbal and nutritional supplements and natural products. All products and services are provided through American Specialty Health Incorporated (ASH) and its subsidiaries.

Aetna Vision™ Discount Program: Access to discounts on vision exams, lenses and frames when a member utilizes a provider participating in the EyeMed Select Network.

Aetna Weight Management™ Discount Program: Access to discounts on Jenny Craig® weight loss programs and products. Also, access to a 30% discount on monthly eDiet membership dues. eDiets is an online diet, fitness and healthy living website.

Oral Health Care Discount Program: Access to discounts on oral health care products. Save on xylitol mints, mouth rinses, gum, candies and toothpaste from Epic. Additionally, receive exclusive savings on Waterpik® dental water jets and sonic toothbrushes.

Zagat Discounts: Access to a 30% discount on a one-year online subscription fee to Zagat.com. The Zagat website provides access to over 40,000 restaurants, nightspots, hotels and attractions around the world.

Beginning Right® Maternity Program: Make healthy choices for you and your baby. Learn what decisions are good ones for you and your baby. Our Beginning Right maternity program helps prepare you for the exciting changes pregnancy brings.

Quit Tobacco Cessation Program: Say goodbye to tobacco and hello to a healthier future! The one-year Quit Tobacco program is provided by Healthyroads, a leading provider of tobacco cessation programs. You’ll get personal attention from health professionals that can help find what works for you.

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. Please contact Gallagher Koster at www.gallagherkoster.com for other coverage 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 costs, please go to www.gallagherkoster.com/middlebury, and click on “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, 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 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.