# Frequently Asked Questions
## For Middlebury College Students
### 2012-2013 Student Health 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/Middlebury
Phone: 800-430-0697
Email: Middleburystudent@gallagherkoster.com

I have questions about a specific claim or claims payment.

Aetna Student Health
PO Box 981106
El Paso, TX, 79998
Website: www.aetnastudenthealth.com
Phone: 866-746-6586

How can I find a Preferred Provider?

Aetna Provider Network
Website: www.aetna.com/docfind/custom/studenthealth.com
Phone: 866-746-6586

How can I find a Participating Pharmacy?

Aetna Pharmacy Management
Website: www.aetna.com/docfind/custom/studenthealth.com
Phone: 800-238-6279

How do I learn more about Gallagher Koster Complements?

EyeMed Discount Vision Plan
Website: www.enrollwitheyemed.com
Phone: 866-839-3633
Basix Dental Savings and CampusFit
Website: www.basixstudent.com
Phone: 888-274-9961

How do I learn more about Worldwide Assistance Services?

Travel Assistance Services
On Call International
Toll Free from US and Canada: 800-850-4556
Direct and Worldwide Collect Calls: 603-898-9159
Enrollment & Eligibility

Who is eligible for the plan?

All undergraduate students enrolled as full-time students of Middlebury College will be automatically enrolled in and billed for the Student Health Insurance Plan.

How do I enroll?

Student’s who decide they would like to actively enroll in the plan, may do so by completing the following steps:
1. Go to www.gallagherkoster.com/Middlebury.
2. Click on ‘Student Waive/Enroll’.
3. Log in using your Middlebury College e-mail address as your user name and your Student ID number as your password.
4. Select the Green ‘I want to Enroll’. 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.

All eligible students who do not submit an online waiver by the deadline will be automatically enrolled in the student insurance plan.

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 Middlebury, VT area?
- Does your plan have doctors and hospitals in the Middlebury, VT 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 Primary Care Physician 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.gallagherkoster.com/Middlebury.
2. Click on ‘Student Waive/Enroll’ link.
3. Log in using your Middlebury College e-mail address as your user name and your Student ID number as your password.
4. 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. Immediately upon submitting your online form you will receive a confirmation number. Please save this number and print a copy of the confirmation for your records.

Please Note:
- It is recommended that all students submit an online insurance selection form, whether enrolling or waiving.

Insurance Plan Benefits

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

- All undergraduate students enrolled as full-time students of Middlebury College are required to have health insurance. As a result, students will be automatically enrolled in and billed for the Student Health Insurance Plan.
- The student health insurance plan is compliant with the first phase of health care reform. This means that internal benefit limitations have been removed and the benefit will be paid up to $100,000 per accident or sickness for the following:
- Outpatient Services (e.g. physician’s office visits, hospital outpatient department, emergency room, x-ray and laboratory expense and durable medical equipment)
- Per Policy Year Outpatient Prescription Drug Maximum

- In addition, a new comprehensive Preventive Health/Wellness Benefit has been added, with services paid at 100% to In-Network only with no cost-sharing - no copayments or deductibles. Preventive Health/Wellness Benefits include, but are not limited to, routine physical exams, routine GYN exams, preventive screening and testing, immunizations and travel immunizations.

What is covered under the Student Health 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 $100,000; however, there are several additional expense limitations within the plan. As a result students should refer to their brochure schedule for details.
- Services provided for Accidents by a participating network provider are generally covered at 100% of covered charges for the first $5,000, then 80% of covered charges up to the allocated Benefit Maximum. Services provided for Injuries by a participating network providers are generally paid at 100% of covered charges up to the allocated Benefit Maximum.
- Please refer to the plan brochure available at www.gallaghrkoster.com/Middlebury and click on “My Benefits and Plan Information” for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

<table>
<thead>
<tr>
<th>Coverage Period</th>
<th>Annual Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>8/31/2012 – 8/30/2013</td>
<td>$1,874</td>
</tr>
</tbody>
</table>

How do I get my prescriptions filled?

- Prescriptions can be filled at a participating pharmacy in the Aetna Pharmacy Management Network. To find a list of participating pharmacies near you, visit www.aetna.com/docfind/custom/studenthealth.com.
- At designated Aetna Pharmacy Management pharmacies; you will pay 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 up to the $100,000 maximum benefit.
- 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 www.gallaghrkoster.com/Middlebury and selecting ‘Pharmacy Program’, then ‘Pharmacy Override Form’.

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

Students under the age of 19 are immediately covered for pre-existing conditions.

If you are over the age of 19, you will be covered if you were continuously insured through another health insurance plan for the 6 months immediately prior to the effective date of the Student Health Insurance Plan without a lapse in coverage of more than 63 days.
- If you were not continuously insured or had a lapse in coverage of more than 63 days, 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?

No, a referral is not required with the Student Health 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 on-campus Health Services are available to them. Your school’s Health Services website is: 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. They are also mailed to the address that your school has on file for you.
How do I print an ID Card online?

1. Go to www.gallagherkoster.com/Middlebury.
2. Log-in using your Middlebury College e-mail address as your user name and your Student ID number as your password.
3. Click on the ‘Account Home’ link, then click on ‘Generate ID Card’.

Does this plan cover me when I am off campus, traveling or studying abroad?

Yes, the Student Health 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 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 will then need to seek reimbursement. Covered Expenses will be reimbursed on an out-of-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 College’s name are on the bill.

What is 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.

Does this plan have a deductible?

No, the 2012-2013 Middlebury College Student Health 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 will save money by seeing providers that participate in the Aetna 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 and 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 do 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:

Aetna Student Health
PO Box 981106
El Paso, TX, 79998
Website: www.aetnastudenthealth.com
Phone: 866-746-6586
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 Health 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?

Exclusively from Gallagher Koster, enrolled students have access to a menu of products at no additional cost. More information is available by visiting www.gallagherkoster.com/Middlebury and clicking on the ‘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. Students who graduate in December will be covered until January 31, 2013.

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.gallagherkoster.com/Middlebury and click on the ‘Other Insurance Products’ link for complete details about additional insurance products that are available as well as 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.