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</table>
| **Log in?**       | 1. Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury).  
2. On the top right corner of the screen, click ‘Student Login’.  
3. Follow the login instructions. |
| **Enroll my dependents?** | 1. Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury).  
2. On the left toolbar, click ‘Dependent Enroll’.  
3. Log in (if you haven’t already).  
4. Follow the instructions to complete the form and submit payment.  
5. Print or save a copy of the confirmation page. |
| **Waive?**         | If your current coverage is comparable to the Student Health Insurance Plan:  
1. Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury).  
2. On the left toolbar, click ‘Student Waive’.  
3. Log in (if you haven’t already).  
4. Click the ‘I want to Waive’ button.  
5. Follow the instructions to complete the form.  
6. Print or write down your reference number. Receipt of this number only confirms submission, not acceptance, of your form. |
| **Print an ID card?** | ID cards are usually available 5-7 business days after your eligibility is confirmed.  
1. Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury).  
2. On the left click toolbar, click ‘Account Home’.  
3. Log in (if you haven’t already).  
4. You will be redirected to the ‘Account Home’ page, then click on ‘Generate ID Card’ under ‘Coverage History’. |
| **Change my address?** | 1. Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury).  
2. On the left click toolbar, click ‘Account Home’.  
3. Log in (if you haven’t already).  
4. You will be redirected to the ‘Account Home’ page, then click on ‘Address’.  
5. Click ‘Edit Address’. |
| **Find a Doctor?**  | Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury) and click on ‘Find a Doctor’. |
| **Find a Participating Pharmacy?** | Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury) and click on ‘Pharmacy Program’. |
| **Seek care on Campus?** | Go to or call: **The Parton Health & Counseling Center**  
14 Old Chapel Road  
Middlebury, VT 05753  
Phone: 802-443-5135  
[www.middlebury.edu/studentlife/services/healthctr](http://www.middlebury.edu/studentlife/services/healthctr) |
Insurance Plan Benefits

What changes have been made to the plan for the 2014-2015 Policy Year?

- The Student Health Insurance Plan is compliant with the final phase of healthcare reform.
- The maximum benefit per policy year is now unlimited.
- Pediatric dental and vision up to the age of 19 has been added.
- The Pharmacy network is now Express Scripts.

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.
- Preventive Care Services are available to cover routine physicals and examinations, routine screenings, routine GYN examinations, and most immunizations with no cost sharing for a student when services are received by In-Network providers.
- Please refer to the plan brochure available at [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury) by clicking on ‘My Benefits and Plan Information’ for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

<table>
<thead>
<tr>
<th></th>
<th>Annual 8/15/14-8/14/15</th>
<th>Spring (2/1/15 to 8/14/15)</th>
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<tbody>
<tr>
<td>Waiver Deadline</td>
<td>September 1, 2014</td>
<td>January 15, 2015</td>
</tr>
<tr>
<td>Student Only</td>
<td>$2,205</td>
<td>$1,272</td>
</tr>
</tbody>
</table>

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

Yes, pre-existing conditions are covered immediately under the 2014-2015 Student Health Insurance Plan.

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.

No, the 2014-2015 Student Health Insurance Plan does not have a deductible.

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 the Parton Center for Health and Wellness. 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/health](http://www.middlebury.edu/studentlife/services/health).

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 PHCS Provider Network because providers participating in this network have agreed to accept a predetermined Preferred Allowance, as payment for their services.

Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury) and click on ‘Find a Doctor’ to locate participating providers.

Do I get an ID card?

Yes, ID Cards are available online. They may be printed using a home computer or viewed on your smart phone. They are also mailed to the address that your school has on file for you.
How do I get my prescriptions filled?

- Prescriptions can be filled at an Express Scripts Pharmacy Network participating pharmacy. To find a list of participating pharmacies near you, visit [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury) and click on ‘Pharmacy Program’.

- At designated Express Scripts Pharmacy Network 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.

- 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 are studying or traveling abroad and need more than a 30-day supply of their prescription may fill out a Prescription Override form by visiting [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury) and selecting ‘Pharmacy Program’, then ‘Pharmacy Override Form’.

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 ID 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.

Eligibility, Enrollment & Waiving

Who is eligible for the plan?

Enrollment in a health insurance plan is required for all students at Middlebury College. To ensure compliance with this policy, students (as defined below), are automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable insurance coverage is documented. Documentation is provided by completing a waiver form identifying the in-force comparable coverage and submitting it by the posted deadline. If a form is not submitted by the deadline, the student will remain enrolled in the Student Health Insurance Plan for the policy year.

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

Can I enroll my eligible dependents?

Dependents are not eligible to enroll in the Middlebury College Student Health Insurance Plan.

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 Health Insurance Plan to determine which plan’s rates, benefits and coverage are most appropriate for you.

In addition to the items mentioned above, keep in mind that Student Health 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 Health Insurance Plan, especially if your parents’ employer plan is considered a ‘high deductible’ plan.
What is considered ‘comparable coverage’?

Determining comparable coverage requires comparison of cost-sharing levels (deductibles and coinsurance) and access to In-Network Providers. The level of benefits should meet or exceed the benefits provided through the Student Health Insurance Plan. Coverage is considered comparable if it provides students with access to a range of services in and around the area where they attend school. Services include, but are not limited to, preventive and primary care, emergency care, surgical care, inpatient and outpatient hospitalization benefits, lab work, diagnostic x-rays, physical therapy and chiropractic care, prescriptions, and mental health and substance abuse treatment. Also, consider the amount of your current plan’s deductible and In- and Out-of-Network coinsurance to avoid high out-of-pocket costs. Students should be able to seek these services from providers who are considered In-Network or Preferred. If your current plan is an HMO, it is very likely that coverage is limited, or not available, outside of the HMO’s service area.

Plans that provide only emergency services in the campus area are not considered comparable.

Can I waive the Student Health Insurance Plan with any of the insurance plans offered through my State’s Marketplace?

Students are eligible for the insurance plans offered through the Marketplace in their home State. If you are a resident of the State in which you are attending college, you can waive your Student Health Insurance Plan with a plan purchased through your State’s Marketplace. Please review these plans carefully. Many of these plans will have a deductible greater than the deductibles on the Student Health Insurance Plan which will increase your out-of-pocket costs. Also look at the In-Network and Out-of-Network Provider coverage levels to be sure that In-Network Providers are located near your campus. Please note, choosing to enroll in a State Marketplace plan mid-year is not considered a qualifying event that would allow you to terminate enrollment in the Student Health 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, mental health, 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 Health Insurance 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?

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 Student 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. 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 address provided in the Important Contact Information section of this document.

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 notification 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 promptly. You may also receive a request 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 Student Health & Special Risk 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 Student Health & Special Risk, enrolled students have access to a menu of products at no additional cost. More information is available by visiting [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.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 period for which you have purchased coverage. Students who graduate in December will be covered until January 31, 2015.

**Are there any additional insurance products available?**

Please visit [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury) and 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 intended to provide a summary of the available benefits. Please refer to the brochure for a complete description of the benefits, exclusions, and limitations of the plan.*
## Important Contact Information

<table>
<thead>
<tr>
<th>Information Needed</th>
<th>Who to contact</th>
<th>Contact Information</th>
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</table>
| Questions about enrollment, coverage, benefits, or ID cards                       | Gallagher Student Health & Special Risk             | Gallagher Student Health & Special Risk  
500 Victory Rd.  
Quincy, MA 02171  
Phone: 1-800-430-0697  
Email: Middleburystudent@gallagherstudent.com  
Website: [www.gallagherstudent.com](http://www.gallagherstudent.com/Middlebury) |
| Questions about claims and claims payment incurred on or after August, 31, 2014  | HealthSmart Benefit Solution                        | HealthSmart Benefit Solution  
3320 West Market Street  
Suite 100  
Fairlawn, OH 44333  
Website: [www.healthsmart.com](http://www.healthsmart.com)  
Email: akronclaims@healthsmart.com  
Phone: 1-800-331-1096 |
| Questions about claims and claims payment incurred prior to AUGUST, 30, 2014     | Aetna Student Health                                | Aetna Student Health  
PO Box 981106  
El Paso, TX, 79998  
Website: [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)  
Phone: 1-866-746-6586 |
| Questions about preferred providers                                              | PHCS Provider Network                               | PHCS Provider Network  
Phone: 1-800-922-4362  
Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury), click on ‘Find a Doctor’ |
| Questions about participating pharmacies                                          | Express Scripts                                     | Express Scripts  
Phone: 1-800-711-0917  
Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury), click on ‘Pharmacy Program’ |
| Questions about Gallagher Complements                                            | EyeMed (Discount Vision), Basix (Dental Savings), and CampusFit | EyeMed  
Phone: 1-866-839-3633  
Website: [www.enrollwitheyemed.com](http://www.enrollwitheyemed.com)  
Basix and CampusFit  
Phone: 1-888-274-9961  
Website: [www.basixstudent.com](http://www.basixstudent.com) |
| Worldwide assistance services (medical evacuation and repatriation)              | On Call International                               | On Call International  
Toll-free within the United States:  
1-800-850-4556  
Collect from outside the United States:  
1-603-898-9159  
Website: [www.oncallinternational.com](http://www.oncallinternational.com) |
| Questions about assistance programs                                               | 24/7 Nurseline                                      | 24/7 Nurseline  
Toll-free Phone: 1-800-850-4556 |