



Frequently Asked Questions For Western Oregon University International Students 2010-2011 Student Medical Plan

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
Tel: 800-466-7103
Email: WOUstudent@gallagherkoster.com
Live Chat: www.gallagherkoster.com/WOU. Click on the Live Person icon.

Questions about a specific claim or claims payment?

Aetna Student Health
PO Box 981106
El Paso, TX, 79998
866-746-6586
Claims lookup via Aetna Navigator: www.aetnastudenthealth.com

How can I find a Participating Pharmacy?

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

How do I learn more about Worldwide Assistance Services?

Travel Assistance Services
On Call International
Within U.S. (866) 525-1956 or Outside U.S. (603) 328-1956
www.oncallinternational.com

Enrollment/Eligibility

Who is eligible for the Student Medical Plan?

- International students enrolled in 6 or more on-campus or on-site educational credit (excludes on-line credits) hours during the Fall, Winter and Spring terms.
- Students are eligible for the Summer term regardless of credit hours, if returning in the Fall.
- Eligible dependents of Insured students.

How do I enroll?

- **Students** -No action is required. All eligible International students are automatically covered regardless of other insurance coverage under the Basic Student and Supplemental Medical Plan for the Fall, Winter, Spring and Summer terms.

- **Dependents** – Enrollment forms for eligible dependents are available online at www.gallagherkoster.com/wou, by clicking on the “Brochure and Plan Information” tab. Completed enrollment forms should be returned to the business office at the address on the bottom of the form for processing. For your convenience the premium will be charged to your student account.

Can I waive the Student Medical Program?

- No. To ensure international students have access to medical coverage, all eligible students are automatically enrolled regardless of other insurance coverage under the basic and supplemental student medical plan.

Can students with other health insurance coverage still maintain coverage in the International Student Medical plan?

Yes. Many international students enjoy the peace of mind of having the additional coverage. Some of the benefits of being enrolled in a student medical plan include:

- Access to Aetna Student Health vision savings discounts, Globalfit, and natural products and services program.
- Worldwide Travel Assistance services for students studying abroad, including services for medical evacuation and repatriation.
- There is no enrollment or coverage limitations based on age.

Insurance Plan Benefits

What changes have been made for 2010-2011?

- The student medical plan is now administered by Gallagher Koster.
- The outpatient mental health co-pay was decreased for out-of-network providers from \$40 to \$25.

How much does the Student Medical plan cost?

Basic Plan				
Coverage Periods	Fall 9/1/10-1/4/11	Winter 1/4/11-3/29/11	Spring 3/29/11- 6/21/11	Summer 6/21/11-9/1/11
Basic Plan	\$77*	\$77*	\$77*	\$77*
Supplemental Plan				
Student Only	\$256	\$256	\$256	\$256
*Included in your Student Health Fee				

What is covered under the Basic Student Medical Plan?

- The plan offers basic 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 condition is \$5,000.
- Services provided by a participating network provider are generally covered at 75% of negotiated charges while services provided by a non-network provider are generally covered at 60% of Reasonable and Customary Charges.
- Please refer to the plan brochure available at www.gallagherkoster.com/wou and click on “Brochure and Plan Information” for complete details about coverage, limitations, and exclusions.

What is covered under the Supplemental Student Medical Plan?

- The Supplemental plan begins payment of additional eligible covered expenses after the \$ 5,000 maximum benefit has been paid under the Basic Plan. The Supplemental Plan will then pay up to a maximum benefit of \$100,000 per condition. The total maximum benefit available is \$100,000 per condition, which includes the \$5,000 available under the Basic Plan and the \$95,000 available under the Supplemental Plan.
- The total maximum benefit available for dependents is \$50,000 per condition.

How do I get my prescriptions filled?

Aetna Pharmacy Management Program

- Prescriptions can be filled at an Aetna Pharmacy Management participating pharmacy. To find a list of participating pharmacies near you, visit www.gallagherkoster.com/wou and click on “Pharmacy” tab.
- At designated **Aetna Pharmacy Management** pharmacies; you will pay \$10 co-payment for a 30-day supply of a generic drug, \$20 co-payment for a 30-day supply of a preferred brand name drug, and \$40 co-payment for a 30-day supply of a non-preferred brand name drug up to the \$3,000 pharmacy benefit maximum per policy year.

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

- Yes. Only if you were continuously insured through another health insurance plan for the 6 months immediately prior to the effective date of the WOU Student Medical 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 not be covered for any pre-existing condition. 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.
- If a Covered Person had Creditable Coverage and such coverage terminated within 63 days prior to the date they become eligible for coverage under the WOU International Student Medical Plan, any period of time that they had the Creditable Coverage may be counted toward the 6 month waiting requirement provided that coverage under the Policy is applied within 30 days of the person’s eligibility.
- Once you have been enrolled in this plan for 6 months without a lapse in coverage of more than 63 days, 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 WOU Student Medical Plan, but there are many benefits to first seeking care or advice from WOU Student Health Services. Students should be aware that on campus Health Services are available to students. For more information, visit <http://www.wou.edu/student/health/counseling/index.php>

Do I get an ID Card?

Temporary ID cards

- Temporary ID card will be made available to students at the beginning of the academic year online at www.gallagherkoster.com/wou. Temporary cards are for verification purposes only. If you need a prescription, you will need to purchase the prescription up front then submit the claim for reimbursement by completing an Aetna Pharmacy Reimbursement claim form located at www.gallagherkoster.com/wou, and clicking on the “Pharmacy Program” tab. Claims will not be paid until **after add/drop period** when your eligibility has been verified.

Permanent ID cards

- Permanent ID cards will be mailed to students **after add/drop period** to the address provided by WOU.

Replacement ID cards

- Replacement ID cards are made available online **after add/drop period** and can be printed per the request of the school or student. Replacement cards can be used as a permanent ID card.

How do I print a replacement ID card online?

- 1.) Visit: www.gallagherkoster.com/wou
- 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 entered 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 WOU International Student Medical plan covers you during semester breaks and 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 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 insure that your name, ID number, address (to receive your reimbursement check), and the University's name are on the bill.

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

- The 2010-2011 WOU Basic International Student Medical Plan does not have a deductible.
- Once the Basic International Student Medical Plan maximum has been met, there is a \$100 per year deductible under the Supplemental Plan.
- Deductible means the amount for which you are responsible before payment is made by the claims company. Once you have paid the \$100 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.

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 Preferred Provider Network. 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/wou, 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 do 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 claims 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.

**Aetna Student Health
PO Box 981106
El Paso, TX, 79998**

How Can I check the status of my own claims?

- You can go to www.aetnastudenthealth.com and register for Aetna Navigator to look up a specific claim or view a list of all claims submitted.

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. **Please make sure you have updated your current address with WOU to ensure you receive any and all documents related to your insurance plan.**

How will my claims be paid if I have health insurance in addition to the WOU Student Medical Plan?

- The WOU International Student Medical Plan is an excess policy with a \$250 primary benefit provision. This means if you have other health insurance, the WOU Student Medical plan will pay the first \$250 in claims without consideration of other coverage. No additional benefits will be paid until it has been verified that you have no other insurance coverage available. This verification is made in the form of a letter mailed to the student requesting additional information. Once the letter has been sent back to the claims company and if it confirmed that you have other insurance available, your other plan will pay as the primary insurance. If you do not have any other coverage available, this plan will be considered your primary insurance and will pay accordingly.
- Please refer to your brochure for details.

Plan Enhancements

What enhancements are available under this plan?

Aetna BookSM Discount Program: Access to a 10% discount on any book or DVD purchase from the MayoClinic.com Bookstore.

Aetna FitnessSM 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 GlobalFitTM.

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

Aetna Natural Products and ServicesSM 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 VisionSM 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 ManagementSM 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.

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.

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.

Can I continue coverage after the policy terminates?

Contact Gallagher Koster for other possible plan 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 cost, please go to www.gallagherkoster.com/wou, 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