Frequently Asked Questions
2010-2011 Mandatory Clinical Accident Insurance Policy

Who do I contact if I have questions or need help?
Questions about what’s covered, how to access benefits or enrollment concerns?
Gallagher Koster
500 Victory Road
Quincy, MA 02171
1-877-320-4347 or 1-617-769-6042
Email: ololstudent@gallagherkoster.com
www.gallagherkoster.com/OLOL

Questions about a specific claim or claims payment?
Klais & Company, Inc.
1867 West Market Street
Akron, OH  44313
1-877-349-9017
klaisclaims@klais.com

Enrollment/Eligibility

Who is eligible?
- All clinical and “wet-lab” students are eligible for the Clinical Accident Insurance Plan each semester.

How do I enroll?
- All eligible students are automatically enrolled in the Plan by the school on a mandatory basis.

Insurance Plan Benefits

What changes have been made for 2010-2011?
- The Plan maximum has been increased from $5,000 to $10,000 per condition.

What is covered under the Clinical Accident Insurance Plan?
- The plan offers comprehensive benefits that include, but are not limited to, hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, physician office visits, ambulance, and emergency care.
- The maximum benefit allowed for each accident is $10,000.
- Services provided by a participating network provider are generally covered at 100% of Reasonable & Customary Charges.
- Please visit www.gallagherkoster.com/OLOL for complete details about coverage, limitations and exclusions.

How do I get my prescriptions filled?
- Gallagher Koster is pleased to offer the Gallagher Koster Prescription Savings Card for students who do not have any other prescription drug coverage or have gaps in coverage. This program provides prescription discounts at over 5,100 Rite Aid Pharmacies located in 31 states, including the former Brooks Pharmacies and
Eckerd Pharmacies. While the amount of the prescription discount varies by the actual medication and quantity dispensed, the savings often are between 20% and 30%, with the greatest savings being on generic medications. To find the nearest Rite Aid Pharmacy, please go to www.riteaidhealthsolutions.com and access “FIND A PHARMACY” at the top of the page. Please note that this is NOT an insurance program.

To take advantage of these immediate savings, a Gallagher Koster Prescription Savings Card can be printed off line at www.gallagherkoster.com/OLOL by selecting the “Plan Enhancements” tab.

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

- No, the 2010-2011 Clinical Accident 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 while covered under the Clinical Accident Insurance Plan.

**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 address below.

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.

Klais & Company, Inc.
1867 West Market Street
Akron, OH 44313

**How Can I check the status of my own claims?**

You can go to www.klais.com, create a User Name and Password, and look up a specific claim or view a list of all claims submitted.

*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.*

**Additional Products**

**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 for complete plan details and enrollment information.

**STUDENT PERSONAL PROPERTY PROTECTOR PLUS ®**

Student Personal Property Protector PLUS ® is an insurance plan that offers coverage for all types of property including; computer hardware, software, books, clothes, and electronics. This all risk policy covers fire, theft, water damage, flood, earthquake, riot, accidental damage, and vandalism. Any university property in the care, custody or control of the student is also covered under this policy.

**Plan highlights include:**

- Low deductibles - $0, $50 or $100
- Attractive pricing - $2,000 of coverage for just $50 per year
- Worldwide protection - covers US students studying abroad and International Students studying in the US
- Full twelve month policy period, including between semesters
- Thirty day money back guarantee if not satisfied
STUDY ABROAD
Students attending a U.S. college or university who participate in a study abroad program may purchase the Study Abroad Insurance plan.