



# Elizabethtown College

## 2011-2012 Student Accident and Sickness Insurance Plan Eligibility and Plan Highlight Sheet

### Does Your Insurance Plan Have Your Best Interest In Mind?

Not all plans provide adequate coverage for students like out-of-state Medicaid plans, certain HMOs and managed care plans. At Elizabethtown College, it is required for all full-time domestic and international students to have

some form of health insurance coverage. Elizabethtown College, in partnership with Gallagher Koster, is pleased to offer a student health plan customized specifically with the needs of students in mind.

### What do I need to know?

To ensure all Elizabethtown College full-time domestic and international students have health insurance coverage, students are automatically enrolled in and billed for the Student Accident and Sickness Insurance Plan.

If you are a domestic student and currently have health insurance that is comparable to the student health insurance plan, you can waive enrollment. First, learn about what's included in Student Accident and Sickness Insurance Plan:

- Access to a comprehensive network of doctors, specialists and hospitals close to campus **and** home.
- Worldwide coverage while studying abroad or on vacation.
- Coordination with the University's Student Health Service.
- Access to discounts for dental, eyewear, and fitness services.

**\*\*International students cannot waive the Elizabethtown College student health insurance plan\*\***

### Need to know more?

**Go to [www.GallagherKoster.com/etown](http://www.GallagherKoster.com/etown)**

- Find out what questions you should ask your current health insurance plan to make sure it's adequate.
- Download a student insurance brochure to compare benefits.
- Submit an online enrollment or waiver form.
- Search for participating doctors, hospitals, and pharmacies
- Find answers to frequently asked questions.

	Annual	Spring
<b>Coverage Period</b>	8/15/2011-8/15/2012	1/15/2012-8/15/2012
<b>Enrollment/Waiver Deadline</b>	8/15/2011	1/31/2012
<b>Student Only</b>	\$660	\$398

**Did You Know?** <sup>(1)</sup>

- Approximately 1 in 3 young adults lack adequate health insurance.
- 50% of uninsured 19-29 year olds with low income went without needed medical care during the past year.
- Most employer based health insurance plans only offer emergency care coverage when traveling or studying overseas.

These are just a few reasons you should consider your school-sponsored student plan.

**See Reverse Side**

1) The Commonwealth Fund. Health Insurance On Their Own: Young Adults Living Without Health Insurance. New York, NY: The Commonwealth Fund

# Elizabethtown College

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**The Student Accident and Sickness Insurance plan has got you covered!**

The information provided below is used as a general summary of benefits. For a detailed plan description, limitations, and exclusions, go to <a href="http://www.gallagherkoster.com/etown">www.gallagherkoster.com/etown</a> .		
	Accident	Sickness
<b>Basic Accident &amp; Sickness Expense Benefit</b>	90% of Reasonable and Customary (R&C) up to a maximum of \$3,000 per condition	
<b>Supplemental Expense Benefit</b>	After the basic benefits of \$3,000 per condition have been exceeded, We will pay 70% of the Additional Covered Expenses up to the Aggregate Maximum of \$50,000 per condition	
<b>Policy Year Deductible</b>	\$50 deductible (waived for treatment rendered at the Student Health Service)	
<b>Hospital Miscellaneous Expense</b>	90% of R&C to a maximum of \$3,000 and 70% thereafter	90% of R&C to a maximum of \$3,000 and 70% thereafter
<b>Surgical Expense (Inpatient &amp; Outpatient)</b>	90% of R&C to a maximum of \$3,000 and 70% thereafter	90% of R&C to a maximum of \$3,000 and 70% thereafter
<b>Physician Visit Expense</b>	100% of R&C after a \$15 copay per visit	100% of R&C after a \$15 copay per visit
<b>Outpatient Expense Benefit Combined Maximum</b> (Laboratory, X-rays and Diagnostic Testing, Emergency Room)	90% of R&C to a maximum of \$3,000 and 70% thereafter	90% of R&C to a maximum of \$3,000 and 70% thereafter
<b>Mental Health Benefit</b>	Not covered	90% of R&C up to \$50 per visit; maximum of \$750 per condition
<b>Outpatient Prescription Drug Expense</b> (Includes Contraceptives)	90% of R&C to a maximum of \$3,000 and 70% thereafter	90% of R&C to a maximum of \$3,000 and 70% thereafter
<b>Wellness Expense Benefit</b> (Physicals, medications, programs for smoking cessation, weight loss and medical screenings)	Not covered	90% of R&C up to \$500 per Policy Year
<b>Ambulance Expense</b>	100% of the Actual Expense Incurred	100% of the Actual Expense Incurred

For additional questions regarding eligibility or benefits, contact Gallagher Koster Customer Service Department at 877-355-7114 Monday-Friday, 8:30 a.m.-6:00 p.m. EST or [etown@gallagherkoster.com](mailto:etown@gallagherkoster.com). The Student Accident and Sickness Insurance plan is Underwritten by Companion Life Insurance Company, claims are paid by Klais & Company and serviced by:

**Gallagher Koster**  
500 Victory Rd  
Quincy, MA 02171

