



Frequently Asked Questions For Daemen College Students 2014-2015 Student Health Insurance Plan

Table of Contents

“How do I...”	2
Insurance Plan Benefits	3
What changes have been made to the plan for the 2014-2015 Policy Year?	3
What is covered under the Student Health Insurance Plan?	3
How much does the plan cost?	3
Am I covered if I have a pre-existing condition?	3
What is a deductible? Does this plan have a deductible?	3
Am I required to get a referral from my school’s Health Services before I seek treatment?	3
Can I go to any doctor or hospital?.....	4
Do I get an ID card?	4
How do I get my prescriptions filled?	4
Does this plan cover me when I am off campus, traveling or studying abroad?.....	4
Eligibility, Enrollment & Waiving	4
Who is eligible for the plan?	4
Can I enroll my eligible dependents?	4
What about Health Care Reform? How does that affect my Student Health Insurance Plan?.....	5
What is considered ‘comparable coverage’?	5
Can I waive the Student Health Insurance Plan with any of the insurance plans offered through my State’s Marketplace?.....	5
Is there anything I need to know before waiving coverage?.....	5
Claims Processing	6
What should I do if I receive a bill, or need to be reimbursed, for services I received?	6
Is any other information needed in order to pay a claim?.....	6
How will my claims be paid if I have other health insurance in addition to the Student Health Insurance Plan?	6
Plan Enhancements	6
What enhancements are available under this plan?	6
Will I be covered under the plan after I graduate?.....	6
Are there any additional insurance products available?.....	6
Important Contact Information	7

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 have been implemented for those up to the age of 19.

The Network is now MagnaCare.

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in the 'How do I...' section of this document. Dependent coverage must be purchased for the same time period as the student's period of coverage and cannot exceed coverage purchased by the student. For example, a student enrolled for annual coverage cannot purchase dependent coverage for the spring semester unless a qualifying event, as defined below, occurs.

Students can also add eligible dependent(s) if they experience one of the following qualifying events: (a) marriage (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. If dependent enrollment meets one of these qualifying events, the Dependent Enrollment Form, supporting documentation, and payment **must** be received by Gallagher Student Health & Special Risk within 31 days of the qualifying event. Forms received more than 31 days after the qualifying event will not be processed. Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility.

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-

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 I

Important Contact Information

Information Needed	Who to Contact	Contact Information
	Gallagher Student Health & Special Risk	Gallagher Student Health & Special Risk 500 Victory Road Quincy, MA 02171 Phone: 1-877-320-4347 Email: Daemenstudent@gallagherstudent.com Website: www.gallagherstudent.com/Daemen
	HealthSmart Benefit Solution	HealthSmart Benefit Solution 3320 West Market St., Suite 100 Fairlawn, OH 44333 Phone: 1-800-331-1096 Email: akronclaims@healthsmart.com Website: www.healthsmart.com
	MagnaCare PPO Network	Phone: 1-800-235-7267 Website: www.gallagherstudent.com/Daemen , click on 'Find a Doctor'
	Express Scripts Pharmacy	Phone: 1-800-711-0917 Website: www.gallagherstudent.com/Daemen , click on 'Pharmacy Program'
	EyeMed (Discount Vision), Basix (Dental Savings), and CampusFit	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com Basix and CampusFit Phone: 1-888-274-9961 Website: www.basixstudent.com

On Call Internal