

Mount Holyoke College Study Abroad and the Student Medical Insurance Plan 2009-2010

Mount Holyoke policy is to enroll all students in the Student Medical Insurance Plan, whether they are on campus or studying abroad (or studying elsewhere in the US). For 2009-2010, the cost for a full-year's coverage (August 15, 2009, through August 14, 2010) will be \$1,410 if you are studying away for the year, or \$1,520 if you are on campus one semester and studying away for one semester.

Students who have other insurance and do not wish to have coverage under this plan will need to waive the plan before August 14, 2009. Please see the Student Health Insurance web page at <http://www.mtholyoke.edu/offices/sfs/5805.shtml> for details. You will need to demonstrate that you have other appropriate medical insurance. Before choosing to waive this plan, it is critical that you confirm that your other insurance will cover you while you are abroad, and that you understand how to access benefits while you are abroad. (International students may not waive this coverage even if they are studying abroad for the year. If you are an international student who has been awarded a Laurel Fellowship for study away, your aid package will cover the cost of the plan.)

Benefits Abroad

You have access to the same benefits studying abroad as you do when you're on campus, but how you access those benefits and how those benefits are paid are different.

Please review the Mount Holyoke Student Medical Insurance Plan to determine whether enrolling in the student insurance plan is a good choice for you while you are studying away. You can get a copy of the brochure on the Health Center's website, <http://www.mtholyoke.edu/offices/health/6099.shtml> or by contacting Gallagher Koster at either MtHolyokeStudent@kosterins.com or 800- 433-7815.

When comparing the Student Medical Insurance Plan to an alternative health insurance plan, note in particular the effective dates of coverage to avoid any gap in coverage; also make sure to review the limitations and exclusions of the alternative plan, coverage for pre-existing conditions, and any copayments, coinsurance, and deductibles.

Obtaining Care or Treatment

If you enroll in the Student Medical Insurance Plan and feel that you need medical attention, or if you require medical treatment due to an accident or sickness, seek treatment at the most convenient provider. You can go to any doctor or hospital to receive your treatment. Because you are abroad, you do not need to receive a referral from the Health Center. Covered Charges will be paid at the Non-Network Provider level of benefits, generally at 70% of Reasonable and Customary Expenses after a \$200 per policy year deductible has been met.

Payment Options

Your Student Medical Insurance Plan ID card will not be recognized abroad, so when using your coverage under the Student Medical Insurance Plan, you should expect to pay for services you receive at the time you receive them, and then seek reimbursement from the claims administrator, Pioneer Administrative Services. .

To submit a bill for reimbursement, you will need:

1. a bill or invoice translated into US \$\$
2. written description of medical problem or diagnosis
3. written description, in English, of treatment

Submit this documentation to:
Pioneer Administrative Services
PO Box 186
Syracuse, NY 13206

Prescription Drug Coverage

If you have a condition that requires ongoing medication, check with your program sponsor or host university to determine whether it is permissible to bring that medication into the country, as laws and requirements vary around the world. In some cases, you may not be able to bring a specific kind of medication into the country, but you may be able to obtain it within the country, by prescription and special arrangement. Consult with your health care provider if you cannot bring in or obtain your usual medication and need to consider other options.

If it is permissible to bring in your medication, it's advisable to take with you the maximum supply available. (Be sure that any medication is identified by its generic name--not the brand name--and that you carry a copy of the prescription with you.) Although the retail prescription drug benefit covers a 30-day supply, you can request a Pharmacy Override that, if approved, would allow you to fill more than a 30-day supply of your prescription at the pharmacy at one time. You can email, PrescriptionAssistance@kosterins.com or download a form from Mount Holyoke's webpage at www.gallagherkoster.com under the "Pharmacy Networks" tab. You may also want to take advantage of the mail service program through Express Scripts that allows you to fill a maintenance prescription for up to a 90 day supply and pay 2 times the retail copayment. Information on the Mail Service program is available on Mount Holyoke's home page at www.gallagherkoster.com or by contacting Express Scripts directly at www.Express-Scripts.com.

General Information

Whom do I contact if I have a question on the Student Medical Insurance Plan?

Gallagher Koster
Email: MtHolyokestudent@kosterins.com
800- 433-7815 (only within the US)
617-479-0860 (fax)

If I need to submit a claim, whom do I contact?

Pioneer Administrative Services
Email: student@pomcogroup.com 77-969-9060 (only within the US)

I've lost my ID card, how can I get another one?

You can print a replacement ID card direct from Gallagher Koster's website, www.gallagherkoster.com. Click on "Student Access", select Mount Holyoke from the drop down menu, go to "My Account" to activate your account and then click on "Generate ID Card". If you want a permanent replacement ID card, email Gallagher Koster insurance at MtHolyokeStudent@kosterins.com or call 800-.433-7815

Where can I found out more about the mail service program for prescriptions?

www.Express-Scripts.com