



# Mount Holyoke College

2009-2010

## Student Medical 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 Mount Holyoke College, it is required for all regular full time and fellow students to have some form of **comprehensive** health insurance coverage. Mount

Holyoke College, in partnership with Gallagher Koster, is pleased to offer a comprehensive student health plan customized specifically with the needs of students in mind.

### *What do I need to know?*

To ensure all students have health coverage, Mount Holyoke College students are automatically enrolled in and billed for the Student Medical Insurance Plan.

If you currently have health insurance and believe it's adequate, you can waive enrollment. But first, learn about what's included in Student Medical Insurance Plan:

- Inpatient Hospitalization, doctor's visits, lab work, diagnostic testing, emergency care, mental health services and prescription drugs
- Per Condition Maximum Benefit of \$100,000
- Access to a comprehensive network of doctors, specialists and hospitals close to campus **and** home (\$50 deductible for Preferred Providers/\$200 Out of Network Providers).
- Worldwide coverage while studying abroad or on vacation.
- Coordination with the Mount Holyoke's Health Center.
- Access to discounts for dental, eyewear, and fitness services.

### *Need to know more?*

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

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

#### Did You Know?

- 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.

	Annual	Spring
<b>Coverage Period</b>	8/15/09-8/14/10	1/15/09-8/14/10
<b>Enrollment Deadline</b>	8/14/09	2/10/09
<b>Student Only</b>	\$1,630.00	\$930.00
<b>Spouse/Domestic Partner</b>	\$3,827.00	\$2,218.00
<b>Child(ren)</b>	\$2,844.00	\$1,650.00

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### The Mount Holyoke Student Medical 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 [www.gallagherkoster.com](http://www.gallagherkoster.com). Click on College or University Students, then select Mount Holyoke College from the drop down menu. For additional questions regarding eligibility or benefits contact, Gallagher Koster customer service department at 800-433-7815 Monday-Friday, 8:30 a.m.-6:00 p.m. EST or [MountHolyokeStudent@gallagherkoster.com](mailto:MountHolyokeStudent@gallagherkoster.com).

<b>Mount Holyoke College Student Medical Insurance Plan</b> 2009- 2010 Benefit Highlights		
	Network Provider	Non-Network Provider
<b>Plan Maximum</b>	\$100,000.00 Per Condition Aggregate Maximum	
<b>Policy Year Deductible</b>	\$50.00	\$200.00
<b>Inpatient Hospital Expense</b>	100% PA*	70% R&C*
<b>Surgical Expense Benefits (Inpatient or Outpatient)</b>	100% PA	70% R&C
<b>Doctor's Services</b> (Copayments apply when Health Center is not available and students can not be referred.)	Covered at 100% of PA under outpatient miscellaneous benefit up to a combined maximum of \$5,000 per Accident or Sickness.  Office Visit \$15.00	Covered at 70% of R&C under outpatient miscellaneous benefit up to a combined maximum of \$5,000 per Accident or Sickness.  Office Visit \$15.00
<b>Laboratory and X-rays</b>	Covered under Outpatient Miscellaneous Benefit	Covered under Outpatient Miscellaneous Benefit
<b>Emergency Room</b>	Covered under outpatient miscellaneous benefit Emergency Room Visit \$100.00 (Waive if admitted)	Covered under outpatient miscellaneous benefit Emergency Room Visit \$100.00 (Waive if admitted)
<b>Outpatient Pharmacy Program</b> Prescriptions must be filled at an Express Scripts Participating Pharmacy. 30 day supply	\$10.00 for a generic drug, \$25.00 for a preferred brand name drug, or \$45.00 for a non-preferred brand name drug up to \$1,500 per policy year.  Mail Service Program also available.	
<b>Outpatient Specific Mental Health (Biologically Based Conditions)</b>	100% PA up to \$5,000 per condition	70% of R&C up to \$5,000 per condition
<b>Outpatient Mental Illness (Non-Biologically Based Conditions)</b>	100% of PA up to 24 visits per policy year	70% of R&C up to 24 visits per policy year

\*PA = Preferred Allowance

\*R&C = Reasonable and Customary Expense

The Mount Holyoke Student Medical Insurance Plan is Underwritten by Combined Insurance Company of America and serviced by:

**Gallagher Koster**  
500 Victory Rd  
Quincy, MA 02171  
800-433-7815

