

Student Insurance

August 16, 2011

Important Questions You Need to Ask

- Who is eligible?
- Who can be covered under me?
- How much is my premium?
- How do I pay for the premium?
- What does the insurance cover?
- Who can I see when I am sick?
- How do I file a claim for bills that I have paid?
- Who do I contact for help?



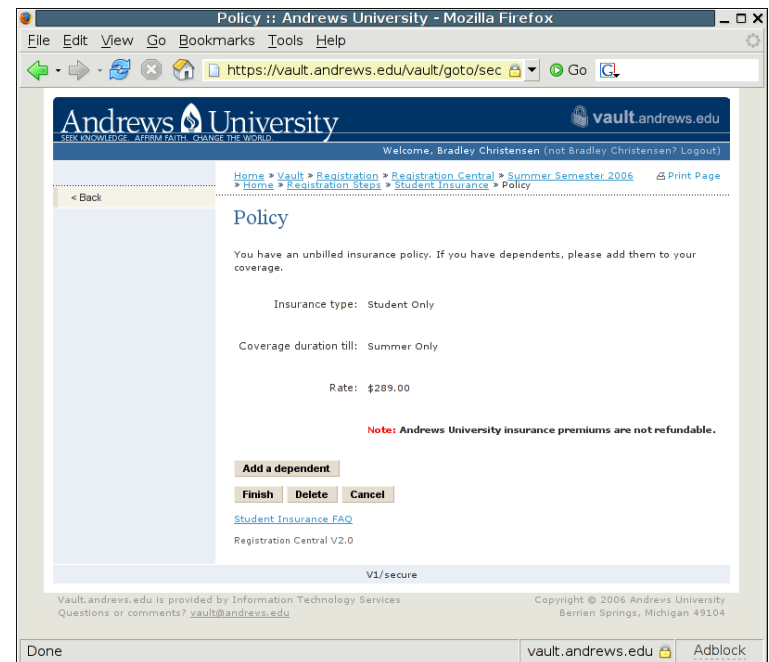
Who is Eligible?

- All students with 6 credits or more and all international students (F1 and J1)
- Waiver (Do not want insurance)
 - The student insurance may be waived if proof of “comparable” insurance is submitted to insurance office.
 - http://www.andrews.edu/HR/stu_ins_waivers.html



Who can be covered under Me?

- All dependents (of international students) in the U.S must be covered
- You must enter your dependents in Registration Central
- Dependents up to 26 years of age



How much is my premium (insurance fee)?

Per Year (August 20, 2011 – August 19, 2012)

\$ 979.00 for single student

\$2,175.00 for student + 1 dependent

\$2,945.00 for student + 2 dependents

Please see brochure for premium per semester or at
http://www.andrews.edu/HR/stu_ins_costs.html



How do I pay for the premium?

- Deadline to submit proof of alternate insurance or to “waive” Andrews Student Insurance policy is August 31, 2011.
- Full premium will be charged to your student account on September 1, 2011.
- Deadline to make changes to your policy type is September 8, 2011. No refunds after that date!



What does my insurance cover?

➤ Covers **injury & illness**

➤ Does **NOT** cover:

- Immunizations
- Routine physicals
- Pre-existing conditions
- Vision & dental care
- Expenses in home country

http://www.andrews.edu/HR/stu_ins_limits.html



Coverage (continued)

- ▶ The **deductible** is a portion of the bill that must be paid out of the member's pocket before any insurance coverage applies.
 - ▶ \$25.00/injury or sickness
- ▶ The **co-pay** is the portion of the bill you are required to pay when you visit a physician or medical facility.
 - ▶ \$15.00/visit at University Medical Specialties
 - ▶ \$30.00/visit for in-network visits
 - ▶ \$150.00 for out-of-network visits
 - ▶ \$150.00 per Emergency Room (ER) visit.
- ▶ **Co-insurance:** An arrangement under which the member pays a stated portion of the cost of care:



Coverage (continued)

- Prescription medication 50%
- Pregnancy is covered if condition is not pre-existing.
- Please study insurance brochure for coverage at <http://www.andrews.edu/HR/documents/sibrochure.pdf>



Who can I see when I am sick?

➤ Providers

- In-network

http://www.andrews.edu/HR/stu_ins_providers.html

- Out-network

➤ Proof of insurance

- Collegiate Risk Management (CRM) card for clinic & hospital
- Caremark card for Pharmacy

Proof of insurance (continued)

Medical Insurance Card

Collegiate Risk Management 09-10
Group Name: **ANDREWS UNIVERSITY**

Insured: **Smith, Jane**
Address:

Underwriter: **Monumental Life Ins. Co.** 
Policy No: **CM1304F**
Effective Date: **8/20/2009**
Expiration Date: **8/19/2010**
Identification #: **00000000**

For greatest savings use Preferred Providers: Locally: 269-927-5207, 269-687-1825 or www.lakelandhealth.org. Nationally: www.firthealth.com

The Insured shown on the reverse side of this card, and such dependents as listed on the enrollment form are entitled to the benefits stated in the plan.
Send itemized bill(s) and claim form to:
Bollinger Inc.
P.O. Box 727
Short Hills, NJ 07078-0727
For questions regarding benefits, claims, or eligibility, call: 1-866-267-0092

For special needs and concerns, your servicing agent is:
Collegiate Risk Management 1-800-922-3420

Prescription Card

13847000175

BOLLINGER INSURANCE CO
ATTN: MELISSA MAZZOLA 5025
101 JFK PARKWAY
SHORT HILLS NJ 07078

JANE SMITH
101 JFK PARKWAY
SHORT HILLS NJ 07078

 
Insured by Monumental Life Insurance Company
Center Rapids, Iowa

RXBIN: 004336
RXPCN: ADV
RXGRP: RX19265025
ISSUER (80840)
ID: 2PB0020222
NAME: JANE SMITH

 
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How do I file a claim for bills that I have paid?

If the doctor billed your insurance company –

- You will receive an EOB (Explanation of Benefits) from Bollinger (Insurance Company).
- If you did not pay the co-pay and co-insurance yet, you will need to make that payment to your provider now.



How do I claim for bills that I paid? (Continued)

If the doctor did not accept your insurance card and you paid the bill at the doctor's office -

- Complete a claim form available at http://www.bollingerschools.com/colleges-common/asp/Claim_Form.asp send form and EOB to Bollinger.
- Complete a claim form available at http://www.bollingerschools.com/colleges-common/asp/Claim_Form.asp send form and itemized bill and statements to Bollinger within 30 days no longer than 90 days for claim to be considered for payment.



Find an In-Network Provider

- Local network
 - Lakeland Care
 - www.lakelandcare.org
 - 1-269-927-5207
- Nationwide network
 - First Health Network
 - <http://firsthealth.coventryhealthcare.com>
 - 1-800-226-5116



Who do I contact for help?

- Enrollment confirmation or request for insurance card (after September 1, 2011)
 - Collegiate Risk Management at 1-800-922-3420
- Claims or Coverage Concerns
 - Bollinger at 1-866-267-0092 or access http://www.bollingerschools.com/colleges-common/asp/college_claim_status.asp
- All other questions
 - Bollinger at 1-800-526-1379



Tel-A-Doc

- Available 24 hours/7 days a week
- Co-pay \$35
- Licensed Primary Care Physicians
- Not connected with Bollinger
- 1.800.835.2362



Tel-A-Doc (continued)

14240 Proton Rd.
Dallas, TX 75244-3605

TelADoc[®]
MEDICAL SERVICES
www.TelADoc.com
1.800.TelADoc (835.2362)

Cost Effective, Quality Care for Routine Medical Iss

CRM Student

Member Name - User Name

Your Name
Your Address
Your Town, ST 00000



ATTENTION MEMBER:
Now that you're a member, please read
the enclosed materials carefully!

BAK-C11 34669



stuins@andrews.edu

Thank you for your time