

# Frequently Asked Questions

## For University of Massachusetts Amherst

### 2007-2008 Post Doctoral Injury and Sickness Insurance Plan

#### **Who do I contact if I have questions or need help?**

##### **Questions about enrollment, benefits, ID cards, how the plan works?**

Koster Insurance Agency  
500 Victory Road  
Quincy, MA 02171  
1-800-457-5599  
Email: [UMASSAmherstPostDoc@kosterins.com](mailto:UMASSAmherstPostDoc@kosterins.com)

##### **Questions about a specific claim or claims payment?**

United HealthCare Student Resources  
PO Box 809025  
Dallas, TX 75380  
800-767-0700  
Register for Online Claims Look-Up at [www.uhcsr.com](http://www.uhcsr.com)

##### **How can I find a Preferred Provider?**

Harvard Pilgrim (Regionally in MA, NH, and ME)  
800-767-0700  
<http://www.uhcsr.com/lookupredirect.aspx?delsys=66>

United HealthCare Options PPO (nationally)  
800-767-0700  
<http://www.uhcsr.com/lookupredirect.aspx?delsys=01>

##### **How can I find a participating pharmacy?**

Medco Health Network  
800-711-0917  
[www.medco.com](http://www.medco.com)

#### **Enrollment/Eligibility**

##### **Who is eligible?**

- All funded Post Doctoral Fellows are eligible to enroll in the plan
- Eligible Post Doctoral Fellows can also enroll their eligible dependents.

##### **How do I enroll?**

- A completed enrollment form must be submitted to Beverly Strakose in the Office of Research Affairs.

##### **Do I get an ID card?**

- You will receive an insurance ID Card at the address you provided on the enrollment form. Carry it at all times and show it to the doctor or any other healthcare provider before receiving care.
- If you need to see a doctor before you receive your ID card, tell the provider that you are covered under the University of Massachusetts Amherst Post Doctoral Fellow Injury and Sickness

Insurance program. Your provider can always call Koster Insurance Agency at 800-457-5599 to verify eligibility.

- If you need an ID card, request one online at: [www.kosterweb.com](http://www.kosterweb.com)

## **Insurance Plan Benefits**

### **I'm a returning Post Doctoral Fellow and currently enrolled in the Post Doctoral Fellow Insurance Plan, what changes have been made for 2007-08?**

- The 2007-08 Post Doctoral Fellow Insurance Plan has been designed specifically for UMASS Amherst Post Doctoral Fellows and is no longer the same as the Student Insurance Plan offered to UMASS Amherst students.
- Please refer to the 2007-08 Post Doctoral Fellow Insurance Plan brochure for a complete description of the benefits, exclusions, and limitations.

### **What is covered under the Post Doctoral Fellow Insurance Plan?**

- The plan covers medical expenses, including including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, lab and x-rays, inpatient and outpatient mental health, physician office visits and prescription drugs.
- Payment will be made as allocated for covered medical expenses incurred due to a covered Injury or Sickness up to the maximum benefit per Injury or Sickness per Insured Person of \$250,000.
- Coverage varies from 100% to 80% depending on whether or not you seek services from a Network or Non-Network Provider or whether you receive a referral from Health Services.
- Please refer to the plan brochure for complete details about coverage, limitations, and exclusions.

### **How are prescription drugs covered?**

The Prescription Program is available through the MEDCO Pharmacy Program. The expense incurred for the cost of a 30 day supply are:

- \$7.50 co-payment for a covered generic prescription drug
- \$15 co-payment for a covered brand-name prescription drug

The maximum benefit available for prescriptions drug expense is \$5,000.00 per policy year.

You will be given an ID card to show to the pharmacy as proof of coverage. If a prescription must be filled prior to receiving a permanent ID card or if a prescription is filled at a non-participating MEDCO Pharmacy, you will need to pay for the prescription and then seek reimbursement. Reimbursement is made upon submitting a completed Rx claim form. Claim forms for reimbursement can be obtained at [www.kosterweb.com](http://www.kosterweb.com) or by calling Koster Insurance Agency.

Outpatient medications for treatment of a Covered Expense are covered prescriptions. If the treatment of the medical condition is limited or excluded, the outpatient prescription is likewise, limited or excluded.

### **New Medco By Mail**

This mail service program allows students to obtain a 90-day supply of a covered prescription medicine by paying a copy 2 times the monthly tier copay. When you use the Mail Service Prescription Drug Program you will need to complete a "Medco By Mail" Order Form and include that and your doctor's signed prescription form and mail directly to Medco. A brochure describing the Mail Service Program, "Medco By Mail" Order Forms and accompanying mailing envelope will be available online or by contacting Koster Insurance Agency. Once you file your first prescription by mail, you can then order refills online by going to [www.medco.com](http://www.medco.com)  
Mail order prescriptions will not be filled less than 45 days from the termination date of the policy.

### **What if I have a pre-existing condition, am I covered?**

Yes, the Post Doctoral Fellow Injury and Sickness Insurance Plan (QSHIP) covers a Pre-Existing condition as any other Covered Injury or Sickness.

## **Am I required to get a referral from my school's Health Services before I seek treatment elsewhere?**

- No, a referral is not required from Health Services.

## **Does this plan cover me when I am off campus?**

Yes, the Post Doctoral Fellow Injury and Sickness Plan covers you during semester breaks, summer vacation and even if you're studying abroad. You'll be covered for the period for which you paid premium. So if you paid premium for the entire year, you would be covered from September 1, 2007 through August 31, 2008.

## **Will this plan cover me if I travel/study abroad?**

Whether studying or traveling abroad, the Post Doctoral Fellow Injury and Sickness Insurance Plan provides the same benefits as if you were on campus. When outside of the United States, you will likely be asked to pay for your medical care first and then will need to seek reimbursement. Covered Medical Expenses will be reimbursed on a non-network basis. When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include a letter informing the claims administrator that you are seeking reimbursement for charges previously paid. Please insure that your name, ID number, address (to receive your reimbursement check), and your College's name are on the bill

## **Does this plan have a deductible? What is a deductible?**

Deductible means an amount (for which you are responsible) to be from the amount payable as a covered medical expense before payment is made by the claims company. The deductible applies per person per policy year. The 2007-2008 Post Doctoral Fellow insurance plan does not have a deductible.

## **Finding a provider**

### **Can I go to any doctor or hospital?**

Yes. However, you can save money from seeing providers that participate in either the Harvard Pilgrim Health Care Preferred Provider Network or the United Health Care Options PPO Preferred Provider Network.

- Your out-of-pocket expenses will be less because Network providers are reimbursed at 100% of the Preferred Allowance; Out-of-Network providers are reimbursed at 80% of Usual and Customary charges.
- Preferred Allowance is a preferred negotiated fee that providers have agreed to accept as their payment. Out-of-Network providers have not agreed to accept the Preferred Allowance as their payment.
- You should be aware that Network hospitals might be staffed with Out-of-Network doctors, so it's not a guarantee that all charges will be paid at the preferred allowance.
- Take the time to ask the providers you want to see if they participate in one of the Network provider networks.

### **How do I find a Network Provider?**

Harvard Pilgrim (Regionally in MA, NH, and ME)

800-767-0700

<http://www.uhcsr.com/lookupredirect.aspx?delsys=66>

United HealthCare Options PPO (nationally)

800-767-0700

<http://www.uhcsr.com/lookupredirect.aspx?delsys=01>

## **Claims Processing**

### **If I receive a bill for services I received, what should I do?**

Physicians should bill the claims administrator directly. If you receive a bill, you should also forward it to the claims administrator at the address below. You do not need a claim form. Make sure your name, ID number, and school name are on the bill, make a copy for your records, and send it to the claims administrator.

#### **For Dates of Service After 9/01/2007; please submit claims to:**

Student Resources

PO Box 809025

Dallas, TX 75380

800-767-0700

Register for Online Claims Look-Up at [www.studentresources.com](http://www.studentresources.com)

#### **For Dates of Service Prior to 9/01/2007; please submit claims to:**

Chickering Claims Administrators, Inc.

P.O. Box 15708

Boston, MA 02215-0014

(800) 954-5799

### **Is any other information needed in order to pay a claim?**

If the treatment you received was a result of an accident, you might receive a letter from Student Resources asking you for information about the accident, i.e. was it the result of a car accident, from playing sports, etc. Your claim cannot be processed without this information, so please respond to the letter promptly.

## **Additional Coverage Options**

### **Is there any supplemental coverage I can purchase in addition to the Post Doctoral Fellow Insurance Plan?**

No, there are no supplemental coverage options available.

### **What about dental coverage?**

Currently, there is no dental coverage under the Student Injury and Sickness Insurance Plan. However, students can enroll in a Voluntary Dental Plan made available by United HealthCare. For more information on the Voluntary Dental Plan, please go to [www.kosterweb.com](http://www.kosterweb.com); click on Student Access; select University of Massachusetts Amherst Post Doc; and click on Additional Products.

- Coverage varies from 100% to 60% depending on whether or not you seek services from a Network or non-Network Provider.
- The Dental Plan includes coverage for Oral Examinations; X-Rays; Labs and other Diagnostic Tests; Prophylaxis; Fluoride Treatment; and Sealants.
- The maximum benefit per person is \$500 per policy year.

### **Can I continue coverage after the policy terminates?**

- You can continue the policy for 3 months after you lose eligibility. Please contact Beverly Strakose in the Office of Research Affairs for payment.

*This document is only a summary of the benefits available. Please refer to the actual Post Doctoral Fellow Injury and Sickness Insurance Plan brochure for a description of the benefits available and exclusions and limitations of the plan.*