



**Frequently Asked Questions**  
 For University of Massachusetts Amherst  
**2011-2012 Post Doctoral Injury and Sickness Insurance Plan**

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

### Questions about what's covered, how to access benefits, enrollment concerns, or replacement ID cards?

Gallagher Koster  
500 Victory Road  
Quincy, MA 02171  
Toll free: 800-466-8153  
Email: [UMassAmherstPostDoc@gallagherkoster.com](mailto:UMassAmherstPostDoc@gallagherkoster.com)  
[www.gallagherkoster.com/umassamherstpostdoc](http://www.gallagherkoster.com/umassamherstpostdoc)

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

United HealthCare Student Resources  
PO Box 809025  
Dallas, TX 75380  
1-866-948-8472

### How can I find a Preferred Provider?

Harvard Pilgrim (Regionally in MA, NH, and ME)  
1-866-948-8472 [www.uhcsr.com](http://www.uhcsr.com)

United HealthCare Options PPO (Nationally)  
1-866-948-8472  
[www.uhcsr.com](http://www.uhcsr.com)

### How can I find a participating pharmacy?

United Healthcare Pharmacy Network  
1-877-417-7345-  
[www.uhcsr.com](http://www.uhcsr.com)

### How do I learn more about Worldwide Assistance Services?

Travel Assistance Services  
Scholastic Emergency Services: Global Emergency Medical Services  
Toll Free from U.S.: 1-877-488-9833  
Call Collect Worldwide: 1-609-452-8570  
Email: [medservices@assistamerica.com](mailto:medservices@assistamerica.com)

## Enrollment/Eligibility

### Who is eligible?

- All Post Doctoral fellows of University of Massachusetts Amherst are eligible to enroll in the Post Doctoral Fellow Injury and Sickness Insurance Plan on a Voluntary basis.
- Eligible dependents of insured students can also be enrolled in the Post Doctoral Fellow Injury and Sickness Insurance Plan for an additional cost.

### How do I enroll?

Post Docs can enroll in the Injury and Sickness Plan by contacting their Academic departments. They may also contact Melinda LeLacheur in the Office of Research Affairs at 413-545-5283, [melindal@ora.umass.edu](mailto:melindal@ora.umass.edu).

### How do I enroll my eligible dependents?

Dependent enrollment requests must first go to the corresponding Academic department and then to Melinda LeLacheur in the Office of Research Affairs at 413-545-5283, [melindal@ora.umass.edu](mailto:melindal@ora.umass.edu).

## Insurance Plan Benefits

### What is covered under the Post Doctoral Fellow Injury and Sickness Insurance Plan?

- The plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care and prescription drugs.
- The maximum benefit allowed for each injury or sickness is \$250,000.
- Services provided by a participating network provider are generally covered at 100% of the Preferred Allowance, while services provided by a non-network provider are generally covered at 80% of the Usual and Customary charges.
- Please refer to the plan brochure available at [www.gallagherkoster.com/umassamherstpostdoc](http://www.gallagherkoster.com/umassamherstpostdoc). Click on “My Benefits & Plan Information” for complete details about coverage, limitations, and exclusions.

### How much does the insurance plan cost?

Coverage Period	Student Only	Spouse Only	Child(ren) Only
Annual	\$3,338	\$8,332	\$6,000
Monthly	\$279	\$695	\$501

### How do I get my prescriptions filled?

- The pharmacy benefit program includes retail chains as well as independent pharmacies through the United Healthcare Pharmacy Network.
- At designated UHC pharmacies; you will pay a \$7.50 co-payment for a 30-day supply of a generic drug and a \$15 co-payment for a 30-day supply of a preferred brand name drug up to the \$5,000 maximum benefit.
- To help monitor their prescription costs, students will receive notification when they are reaching their maximum benefit and when they have reached the maximum benefit allowed.
- Outpatient medications for treatment of a Covered Expense are covered prescriptions. If the treatment of a medical condition is limited or excluded, the outpatient prescription is likewise limited or excluded.
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay two times the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on “Pharmacy Program” at [www.gallagherkoster.com/umassamherstpostdoc](http://www.gallagherkoster.com/umassamherstpostdoc) to learn the details of the pharmacy program, including the Mail Service Program.

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

Yes, the Post Doctoral Fellow Injury and Sickness Insurance Plan 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 with the Post Doctoral Fellow Injury and Sickness Insurance Plan, but there are many benefits to first seeking care or advice from Health Services. Students should be aware that on campus Health Services is available to them.

### Do I Get an ID Card?

Yes, ID Cards are mailed within 7-10 business days of your enrollment in the Plan. ID cards are also available online 24-48 hours after you are enrolled in the Plan and can be printed per your request, once your enrollment has been processed at Gallagher Koster.

### How do I print an ID card online?

1. Go to [www.gallagherkoster.com/umassamherstpostdoc](http://www.gallagherkoster.com/umassamherstpostdoc)
2. Log-in using your existing account information (first time visitors will need to create an account).
3. Select “Authorize Account” located to the left of your screen under Account Information and entered your Student ID number along with your date of birth.
4. Once your account has been authorized, select ‘Account Home’ and click on ‘Generate ID Card’.

## **Does this plan cover me when I am off campus, traveling or studying abroad?**

- Yes, the Post Doctoral Fellow Injury and Sickness Insurance Plan covers you during semester breaks, summer vacation and even if you're traveling or studying abroad. You'll be covered for the period for which you paid premium.
- In addition to being covered for medical treatment and services, you will also be covered for Repatriation of Remains, Emergency Medical Expense Benefit and Travel Assistance Services through Scholastic Emergency Services: Global Emergency Medical Services. Please see your plan brochure for more information.

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

- A deductible is the amount of expenses for covered services and supplies which must be incurred by the Insured Person before the specified benefits become payable
- No, the 2011-2012 Post Doctoral Fellow Injury and Sickness Insurance Plan does not have a deductible.

## **Finding a provider**

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

Yes. You can go to any provider; however, you can save money by seeing providers that participate in either the Harvard Pilgrim Health Care Preferred Provider Network or the United Health Care Options PPO Preferred Provider Network because providers participating in these networks have agreed to accept a predetermined negotiated amount, or Preferred Allowance as payment for their services.

Go to [www.gallagherkoster.com/umassamherstpostdoc](http://www.gallagherkoster.com/umassamherstpostdoc) click on "Provider Networks" to locate participating providers.

## **Claims Processing**

### **If I receive a bill for services I received or need to be reimbursed, what should I do?**

Physicians should bill the claims administrator. The billing information is on the back of your health insurance ID card. However if do you receive a bill or you paid for a service and need to be reimbursed, you should send your bill (and proof of payment if seeking reimbursement) to the claims administrator at the following address. You do not need an additional claims form. Make sure your name, health insurance ID number, and school name are on the bill. Make a copy for your records and send it to the claims administrator.

United HealthCare Student Resources  
PO Box 809025  
Dallas, TX 75380  
1-866-948-8472

### **How Can I check the status of my own claims?**

You can go to [www.uhcsr.com](http://www.uhcsr.com) create a User Name and Password and look up a specific claim or view a list of all claims submitted.

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

If the treatment you received was a result of an accident, you will receive a letter from the claims administrator asking 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.

## **Plan Enhancements**

### **What enhancements are available under this plan?**

#### **Gallagher Koster Complements**

Exclusively from Gallagher Koster, enrolled students have access to the following menu of products at no additional cost. More information is available by visiting [www.gallagherkoster.com/umassamherstpostdoc](http://www.gallagherkoster.com/umassamherstpostdoc) and clicking on "Discounts and Wellness".

### **EyeMed Discount Vision Plan**

Students are automatically enrolled in the EyeMed plan that includes discounts on prescription eyeglasses, contact lenses or even non-prescription sunglasses. Some of the nation's most highly qualified laser vision correction surgeons will even offer savings.

- EyeMed has over 45,000 providers, including LensCrafters, Pearle Vision, Sears Optical, JC Penney Optical and Target Optical.
- Discounts range between 15% to 45% off retail pricing.
- Contact EyeMed at: <http://www.enrollwithyemed.com>
- This is not an Insurance Plan.

### **Basix Dental Savings**

Maintaining good health extends to taking care of your teeth, gums and mouth. The Basix Dental Savings Program provides a wide range of dental services. It is important to understand the **Dental Savings Program is not dental insurance**. Basix contracts with dentists that agree to charge a negotiated fee to students covered under your Gallagher Koster plan. You must pay for the services received at the time of service to receive the negotiated rate.

- Savings vary but can be as high as 50% depending upon the type of service received and the contracted dentist providing the service. Contracted dentists and their fee schedules are listed on our website.

### **CampusFit**

College health is all about helping students develop healthy habits for a lifetime. To support your efforts, CampusFit "digitizes" knowledge from registered dietitians and certified fitness instructors to help teach and reinforce mainstream ideas about diet, nutrition, fitness and general wellness.

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

Yes, you can continue the policy for up to a maximum of three months after you lose eligibility. Please contact Melinda LeLacheur in the Office of Research Affairs for payment.

### **Are there any other additional products available?**

The following products are available to you, whether or not you participate in the Post Doctoral Injury and Sickness Insurance Plan. To learn more about each product and their associated cost, please go to [www.gallagherkoster.com/umassamherstpostdoc](http://www.gallagherkoster.com/umassamherstpostdoc), click on "Your University of Massachusetts Amherst Post Doctoral Fellows Health Insurance Plan" and then "Other Insurance Products".

### **STUDENT PERSONAL PROPERTY PROTECTOR PLUS ®**

Student Personal Property Protector PLUS ® is an insurance plan that offers coverage for all types of property including; computer hardware, software, books, clothes, and electronics. This all risk policy covers fire, theft, water damage, flood, earthquake, riot, accidental damage, and vandalism. Any university property in the care, custody or control of the student is also covered under this policy.

#### **Plan highlights include:**

2 types of coverage available - Replacement Cost or Actual Cash Value

Low deductibles - \$25, \$50 or \$100

Attractive pricing - \$2,000 of coverage for just \$50 per year

Worldwide protection - covers US Post Docs studying abroad and International Post Docs studying in the US

Full twelve month policy period, including between semesters

Thirty day money back guarantee if not satisfied

Personal Computer Protection

### **STUDY ABROAD**

If you are participating in a study abroad program and would like additional coverage, you can purchase this Study Abroad Insurance plan. You may be covered under the Study Abroad Plan if you are a United States citizen, permanent resident of the United States, or an international Post Docs in the United States enrolled at a U.S. college or university and are temporarily pursuing educational activities outside your Home Country.

### **UNITEDHEALTHCARE VOLUNTARY DENTAL PLAN**

Gallagher Koster is pleased to offer ALL University of Umass Amherst Post Docs a voluntary Dental PPO Plan through UnitedHealthcare Dental. The UnitedHealthcare Dental PPO network includes over 100,000 dentists and specialists nationwide and uses the NADP credentialing standards. UnitedHealthcare Dental provides the network

savings and customer service you deserve. Students have the freedom to choose their dentist either within or outside the UnitedHealthcare Dental network. You'll see significant savings (up to 30%) by using network providers. To learn more about each product and their associated cost, please go to [www.gallagherkoster.com/umassamherstpostdoc](http://www.gallagherkoster.com/umassamherstpostdoc), and click on the "Voluntary Dental" tab.

*This document is only a summary of the benefits available. Please refer to the Summary Plan Description for a description of the benefits available and exclusions and limitations of the plan.*