



2010-2011 Study Abroad Accident and Sickness Insurance Plan Frequently Asked Questions

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

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

Gallagher Koster
500 Victory Road
Quincy, MA 02171
1-877-291-7424 or 1-617-769-6078
Email: skidmorestudent@gallagherkoster.com

Questions about a specific claim or claims payment?

Klais & Company, Inc.
1867 West Market Street
Akron, OH 44313
1-877-349-9017
klaisclaims@klais.com

Questions or advice needed about the Worldwide Travel Assistance Services?

Europ Assistance USA

Toll-Free (U.S./ Canada): 1-800-243-6124
Call Collect (Outside the U.S.): 1-202-659-7803; from France: 0800-901-570; Germany: 0800-817-6080; Italy: 800-877-145; UK: 0800-894-035

Enrollment/Eligibility

Who is eligible?

- You may be covered under the Plan if you are a U.S. citizen, a permanent resident of the U.S., or an international student in the U.S. who is temporarily pursuing educational activities outside your Home Country through Skidmore College.
- Instructors and Assistant Instructors may also be covered under this Plan.

How do I enroll?

- Students are automatically enrolled for this coverage by participating in approved Study Abroad Programs in conjunction with the Off-Campus Study & Exchanges Office.

Do I Get an ID Card?

- Yes, an ID Card will be provided to you through Skidmore College.

Insurance Plan Benefits

What is covered under the 2010-2011 Skidmore College Study Abroad Accident and Sickness Insurance Plan?

- The plan covers medical expenses that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, inpatient and outpatient mental health services, physician office visits, ambulance, emergency care and prescription drugs.
- Payment will be made as allocated for covered medical expenses incurred due to a covered Injury or Sickness, not to exceed the Lifetime Aggregate Maximum Benefit of \$250,000.
- Please refer to the plan brochure available at www.gallagherkoster.com/SkidmoreAbroad for complete details about coverage, limitations, and exclusions.

How are prescription drugs covered?

- Prescription drugs are covered at 80% of the covered expenses, up to \$2,500 per policy year.
- You will have to pay out of pocket for any prescriptions received while abroad and submit the itemized receipt from the pharmacy (including name of drug and dosage) to the claims company, Klais & Company, Inc., for reimbursement of Covered Expenses based on the policy.

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

- Yes, but only if you were continuously insured through another health insurance plan for the 6 months immediately prior to the effective date of coverage without a lapse in coverage of more than 63 days.
- If you were not continuously insured or had a lapse in coverage of more than 63 days, you will not be covered for any pre-existing condition. A pre-existing condition is one for which you sought medical advice, were diagnosed, received care or treatment or were recommended care or treatment during the 6 months prior to the effective date of this plan.
- Once you have been enrolled in this plan for more than 6 consecutive months, your pre-existing condition will be covered as any other condition.

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

- Deductible means the amount of money a Student must pay for each Accident or Sickness before payment is made by the claims company.
- The 2010-2011 Skidmore College Study Abroad Accident and Sickness Insurance Plan has a \$50.00 per person, per Injury or Sickness deductible. Once you have paid the \$50.00 deductible, whether it's applied to one service or multiple services, the plan will pay for covered medical expenses as indicated in the plan brochure.

Worldwide Travel Assistance Services

- Europ Assistance USA – Offers 24-hour emergency travel assistance services including, but not limited to, Medical Evacuation, Repatriation of Remains, Medical Monitoring and Travel & Communication Assistance.
Europ Assistance USA
Toll-free (U.S./Canada): 1-800-243-6124
Call collect (outside U.S.): 1-202-659-7803; from France: 0800-901-570; Germany: 0800-817-6080; Italy: 800-877-145; UK: 0800-894-035.
- *Emergency Medical Evacuation Benefit* – 100% of the Covered Expenses incurred, up to the Maximum;
- *Emergency Reunion Benefit* - \$10,000 Maximum Benefit;
- *Repatriation of Remains* – In the event of death, 100% of Covered Expenses for the preparation and transportation of the Covered Person's remains to his or her Home Country;
- *Security Evacuation Benefit* - \$25,000 Maximum Benefit for a Covered Person's Transportation and Related Costs to the Nearest Place of Safety as determined by the Designated Security Consultant.

Arrangements must be scheduled and approved through Europ Assistance USA prior to receiving services.

Claims Processing

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

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. When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include an International Travel Claim Form, found at www.gallagherkoster.com/SkidmoreAbroad, informing the claims administrator that you are seeking reimbursement for charges previously paid. You should take copies of all documents for your records and send the original documents to:

Klais & Company, Inc.
1867 West Market St.
Akron, OH 44313

How can I check the status of my own claims?

You can go to www.klais.com and click on "Status Link" to 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.

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

Are there any other additional products available?

The following product, which is optional, is available to you for an additional cost.

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:

Replacement Cost Coverage

Low deductibles - \$0, \$50 or \$100

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

Worldwide protection - covers US students studying abroad and International Students studying in the US

Full twelve month policy period, including between semesters

Thirty day money back guarantee