

Berklee Student Health Insurance FAQs

For specific information on your coverage under Berklee's student health insurance plan (**Blue Cross Blue Shield Student Blue Plan**), go to gallagherkoster.com. Select Student Access under Student Insurance Solutions on the right side of the page to log in to the Berklee site. Here under Your Student Health Insurance Plan (link in the menu on the left), you can download the [2008-2009 Berklee College of Music Summary of Benefits \(pdf\)](#) or access the My Account section to view personal and dependent coverage information, edit your primary address, look for participating providers, or email Gallagher Koster with any questions you may have on the coverage available to you.

We've also put together the following list of frequently asked questions about Berklee's student health insurance. For answers to any of these FAQs, click on the links below.

[When will I get my ID card?](#)

[How can I get my prescriptions if I don't get my card until the beginning of October?](#)

[What are the costs of co-payments for prescriptions and for doctor visits?](#)

[What do I do if I get a bill in the mail stating I owe money for a recent medical service?](#)

[Is there dental coverage?](#)

[Will the student health insurance cover me even though I'm going to graduate this May?](#)

[Can I continue coverage after the policy terminates?](#)

[Will the student health insurance cover me if I decide to study abroad in Athens or Freiburg?](#)

[Can I add my spouse and/or child to the student health insurance plan?](#)

[Can I get insurance if I'm on Practical Training?](#)

[Where is the nearest health care facility?](#)

[Does the student health insurance cover immunizations?](#)

[Who do I call if I have questions about the student health insurance plan?](#)

[What do I do if I go to the pharmacy and they say that I don't have insurance coverage when I know that I do?](#)

[What are the QSHIP laws and what does having comparable student health insurance coverage mean?](#)

[Where can I get a list of network providers in the area?](#)

[What is the difference between "in-network" and "out-of-network"?](#)

[If I'm terminated from my parent's insurance, can I opt in to Berklee's student health insurance?](#)

Q: When will I get my ID card?

New students will receive an insurance ID Card at the address the school has on file for you—either your on-campus address or your local address. New cards **will not** be issued to students continuing from the previous academic year; continuing students should **use the card they currently have**. Be sure to carry it at all times and show it to any health care provider or pharmacy before receiving care or filling a prescription.

Please call Blue Cross Blue Shield at 800 241-0803 or Gallagher Koster at 800 391-8057 with questions regarding the status of your ID card or to request a replacement.

Q: How can I get my prescriptions if I don't get my card until the beginning of October?

If you need to see a doctor or fill a prescription before you receive your ID card, tell the provider or pharmacy that you are covered by the BCBS Student Blue Plan. Providers can either call Blue Cross Blue Shield or Gallagher Koster at 800 391-8057 to confirm your eligibility. You do not need your card in order to be eligible to receive benefits.

Q: What are the costs of co-payments for prescriptions and for doctor visits?

The cost varies depending on whether you have received services from a preferred provider ("in-network") or a non-preferred provider ("out-of-network"). **You receive the highest level of benefits and save money by staying "in-network."** Generally, you have full coverage for most hospitals, physicians, and other providers that participate in the BCBS Student Blue Plan Provider PPO network, although for some outpatient services, you may pay a **\$15 co-payment** for each visit. You pay a \$100 co-payment per visit for in-network or out-of-network emergency room services.

Please note: If a preferred provider refers you to another provider for covered services (such as a lab or specialist), make sure the provider is a preferred provider in order to receive benefits at the in-network level. If the provider you use is not a preferred provider, you're still covered, but your benefits will be covered at the out-of-network level, even if the preferred provider refers you.

You can also obtain covered services from non-preferred providers, but your out-of-pocket costs will be higher and you must pay a plan-year deductible for most out-of-network covered services.

To locate participating providers, go to gallagherkoster.com, select Berklee from the drop-down menu, then select Provider Networks in the menu on the left.

The pharmacy benefit program includes retail chains as well as independent pharmacies through the *Express Scripts Network*. At designated Express Scripts pharmacies, you will pay a \$10 co-payment for a 30-day supply of a generic drug; a \$25 co-payment for a 30-day supply of a preferred brand name drug; and a \$45 co-payment for a 30-day supply of a non-preferred brand name drug. To find a participating pharmacy, call Express Scripts at 800 892-5119 or visit Express-Scripts.com

For a detailed listing of plan benefits and out-of-pocket costs, click here to download the [Berklee College of Music Student Blue Plan: Summary of Benefits 2008-2009](#) brochure.

Q: What do I do if I get a bill in the mail stating I owe money for a recent medical service?

Blue Cross Blue Shield providers will bill Blue Cross Blue Shield directly. The billing information is on the back of your of health insurance ID card. However, if you should get a bill in the mail, simply call the Member Service toll free number on the front of your ID card for instructions on how to submit your claim.

Q: Is there dental coverage?

No, but students enrolled in the Student Health Insurance Plan have access to Gallagher Koster's **Basix Dental Savings Program** at no additional cost. It is important to understand the *Dental Savings Program is not dental insurance*. Think of the program as pooling the purchasing power of thousands of students to obtain better rates for dental services. The Dental Savings Program allows students to pay reduced fees for services; the reduction can be as high as 50 percent of the dentist's billed charges. Payment for the services you receive is required at the time of your visit; however, you'll pay the dentist at the reduced rates. For more information and a list of contracted providers and the fees they accept, go to gallagherkoster.com, select Products in the top menu, then Plan Enhancements in the menu on the left, then Basix Dental.

Q: Will the student health insurance cover me even though I'm going to graduate this May?

Yes. You will be covered under the student health insurance plan until the end of the policy year.

Q: Can I continue coverage after the policy terminates?

Yes, to continue coverage on a direct pay basis through Blue Cross Blue Shield visit bluecrossma.com and select Need Help Deciding a Plan to review and compare plans. You can also contact Gallagher Koster at gallagherkoster.com for other possible plan options.

Q: Will the student health insurance cover me if I decide to study abroad in Athens or Freiburg?

Yes, the Student Health Insurance Plan (BCBS Student Blue 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 the 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 *On Call International*, the 24-hour worldwide assistance service. For more information, go to gallagherkoster.com, log in to the Berklee site, select Your

Student Health Insurance Plan, then Plan Enhancements in the menu on the left. You'll find details on the services offered by On Call International towards the bottom of the page.

Q: Can I add my spouse and/or child to the student health insurance plan?

Insured students may also enroll their spouse and/or children under the age of 19 who reside with the student. The enrollment deadlines to add dependents are September 30 (fall), February 15 (spring), and June 15 (summer). Contact Gallagher Koster at 617 769-6008 or 800 391-8057 for information on additional premium costs (above the student premium) and coverage dates, and to purchase coverage.

Q: Can I get insurance if I'm on Practical Training?

Yes. Students approved for practical training are eligible to enroll in the Student Health Insurance Plan (BCBS Student Blue Plan). You must sign up for health insurance at the Office of the Registrar and show your Practical Training Card or I-20 form, then pay the health insurance fee to the Bursar's Office.

Q: Where is the nearest health care facility?

For a listing of the many health care facilities and services in the area, log in to my.berklee.net and go to the Student Life tab, then the Health and Wellness subtab in the menu on the left to access the ***On- and Off-Campus Health and Wellness Services*** directory (which you can download and print for future reference.) More listings are available in the Counseling and Advising Center, the Student Activities Center, and in your local /Boston area phone book. Please note: A referral by a primary care physician may be required for off-campus specialist services. Contact your health insurance provider before your visit for coverage information. *Berklee College of Music does not endorse any specific services.*

For students who are new to the Boston area or who do not have an existing relationship with a doctor, **Harvard Vanguard**, conveniently located at 133 Brookline Avenue in Kenmore Square, is a Preferred Provider in the BCBS Student Blue Plan. Harvard Vanguard is a multi-specialty group practice offering more than 35 medical and surgical specialties. Their regular hours are from Monday through Friday, 7:30 a.m. to 9:00 p.m.

Harvard Vanguard also offers Urgent Care hours for sudden illnesses "after hours" and during evenings and weekends. Urgent Care hours are Monday through Friday, 5:00 p.m.–8:00 p.m.; Saturday, 10 a.m.–5:00 p.m.; and Sundays and holidays, 12:00 p.m.–5:00 p.m. You can reach Harvard Vanguard at 617 421-1000 or visit harvardvanguard.com.

Q: Does the student health insurance cover immunizations?

Yes, the BCBS Student Blue Plan covers immunizations.

Q: Who do I call if I have questions about the student health insurance plan?

For questions about what's covered, how to access benefits, enrollment concerns, or replacement ID cards, call Gallagher Koster at 617 769-6008 or 800 391-8057; email them at BerkleeStudent@kosterins.com, or visit gallagherkoster.com. Select Student Access under Student Insurance Solutions on the right side of the page to log in to the Berklee site, and then select Your Student Health Insurance Plan for complete details.

Q: What do I do if I go to the pharmacy and they say that I don't have insurance coverage when I know that I do?

Show the pharmacy your ID card or tell them that you are covered by the Blue Cross Blue Shield Blue Plan. They can either call Blue Cross Blue Shield or Gallagher Koster at 800 391-8057 to confirm your eligibility. You can also call Express Scripts at 800 892-5119 (Express-Scripts.com) to confirm the pharmacy is in the Express Scripts network.

Q: What are the QSHIP laws, and what does having comparable student health insurance coverage mean?

Massachusetts state law requires that students enrolled in colleges located within the state must have health insurance comparable to, or above, the **Qualifying Student Health Insurance Program (QSHIP)** level. To ensure compliance with the QSHIP law, Berklee College of Music students registered for credits who do not submit an insurance waiver by the deadline are **automatically enrolled in and billed for the Student Health Insurance Plan (BCBS Student Blue Plan)**. *Please note: Students who waive the Student Health Insurance Plan will be automatically enrolled in the Student Accident Only Plan regardless of whether or not they are covered by another health plan. **International students** cannot waive coverage unless they are currently enrolled in an insurance plan of comparable coverage through a U.S.-based insurance company.*

Not all plans provide adequate coverage such as out-of-state Medicaid plans, Commonwealth Care, certain HMOs, and managed care plans. If you already have health insurance, **before waiving coverage** be sure to check with your insurance company to determine if your current Insurance Plan provides coverage comparable to the important benefits included in the BCBS Student Blue Plan:

- Comprehensive coverage for inpatient hospitalization, outpatient medical expenses, mental health coverage, and prescription drugs.
- Access to BCBS's comprehensive network of doctors, specialists, and hospitals close to campus and home.
- Worldwide coverage while studying abroad or on vacation.
- Low deductible (for out-of-network providers only).
- No age restrictions.
- Access to discounts for dental, eyewear, and fitness services.

Visit gallagherkoster.com to view and download a summary of benefits for plan comparison or email BerkleeStudent@kosterins.com to find out what questions you should ask your current health insurance plan to make sure it's comparable.

Q: Where can I get a list of network providers in the area?

To locate participating providers in the BCBS Student Blue Plan Provider PPO network, go to gallagherkoster.com, log in to the Berklee site and select Provider Networks in the menu on the left or simply click on [BlueCard Doctor and Hospital Finder](#).

For students who are new to the Boston area or who do not have an existing relationship with a doctor, **Harvard Vanguard**, conveniently located at 133 Brookline Avenue in Kenmore Square, is a Preferred Provider in the BCBS Student Blue Plan. Harvard Vanguard is a multi-specialty group practice offering more than 35 medical and surgical specialties. Their regular hours are from Monday through Friday, 7:30 a.m. to 9:00 p.m.

Harvard Vanguard also offers Urgent Care hours for sudden illnesses "after hours" and during evenings and weekends. Urgent Care hours are Monday through Friday, 5:00 p.m.–8:00 p.m.; Saturday, 10 a.m.–5:00 p.m.; and Sundays and holidays, 12:00 p.m.–5:00 p.m. You can reach Harvard Vanguard at 617 421-1000 or visit harvardvanguard.com.

Q: What is the difference between "in-network" and "out-of-network"?

A Preferred Provider or "**in-network**" provider is a doctor, hospital, or other health care provider that participates in the BCBS Student Blue Plan network. The advantage to using a preferred provider is that these providers have agreed to accept a predetermined fee or preferred allowance as payment for their services. Therefore, when you choose preferred providers, you receive the highest level of benefits under your health care plan and lower out-of-pocket expenses.

You can also obtain covered services from non-preferred or "**out-of-network**" providers, but since these providers have not agreed to any prearranged fee schedule, your out-of-pocket costs will be higher. Also, you must pay a plan-year deductible for most out-of-network covered services.

Q: If I'm terminated from my parent's insurance, can I opt in to Berklee's student health insurance?

We've found that many college students lose coverage because they have reached the maximum dependent age under their

parent's plan while still enrolled and studying full time at Berklee. Student health insurance plans do not deny coverage based on a student's age. So no matter the age, students have access to health insurance coverage.

Therefore, if you've waived the student health insurance plan but your alternative insurance plan unexpectedly terminates before August 31, 2009, you may enroll late for Berklee's plan through the following steps:

1. Complete a ***Late Add of Student Health Insurance Form*** at the Office of the Registrar.
2. Obtain a letter from your previous insurance carrier verifying the date your insurance coverage ended and the reason why.
3. Gallagher Koster must approve the change.
4. Pay the health insurance fee to the Bursar's Office.

All steps must be completed within 31 days of your previous insurance terminating. If the request is submitted after 31 days of losing prior coverage the effective date will be the date Gallagher Koster received the request. There is no pro rata of premium, the full premium will be charged for that term of coverage.