

Frequently Asked Questions For Berklee College of Music 2006-2007 Student Accident 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: BerkleeStudent@Kosterins.com

Questions about a specific claim or claims payment?

Klais and Company, Inc.
1867 West Market St.
Akron, OH 44313
800-331-1096 or 330-867-8443
klaisclaims@klais.com
Register for StatusLink Claims Look-Up at www.klais.com

How can I find a Preferred Provider?

CCN (includes Health Care Value Management)
888-685-7774
www.ccnusa.com

How can I find a participating pharmacy?

Medco Health Network
800-711-0917
www.medco.com

Questions about the EyeMed Discount Vision Plan?

www.enrollwiththeyemed.com
1-866-839-3633

Questions about the Basix Dental Savings Plan?

www.basixstudent.com

Enrollment/Eligibility

Who is eligible?

- All registered students at Berklee College of Music taking credit hours are eligible to enroll in the Student Accident and Sickness Insurance Plan.

How do I enroll?

- Eligible students who do not submit a waiver form by the deadline are automatically enrolled in the Student Accident and Sickness Insurance Plan.

What is the difference between the Student Accident and Sickness Plan and the Student Accident Only Plan?

- The Student Accident Only Plan is required of all students who waive out of the Student Accident and Sickness Plan. All students will be enrolled in the Student Accident Only Plan regardless of whether or not they are covered by another health plan (a parent's plan, for example). The Student Accident Only Plan provides 100% of reasonable expenses up to \$5,000 per accident.

I have my own coverage that is comparable to the Student Accident and Sickness Insurance Plan. How do I waive participation in the school's plan?

- Students who do not want to enroll must complete either the Online Waiver Form, at my.berklee.net, or complete the printed Waiver Form and return the form to the Office of the Bursar at Berklee College of Music by August 25th for Annual enrollment, January 5th for newly enrolled students for Spring Semester, and May 18th for newly enrolled students for Summer Semester.

Do I get an ID card?

- You will receive an insurance ID Card in your campus box. 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 Berklee College of Music Student Accident and Sickness Insurance program. Your provider can always call Koster Insurance Agency at 800-457-5599 to verify eligibility.
- If you need a replacement ID card, request one online at: www.kosterweb.com

Insurance Plan Benefits

I'm a returning student and currently enrolled in the Student Insurance Plan, what changes have been made for 2006-07?

- There are no plan design changes for the 2006-07 policy year.
- Please refer to the plan brochure for complete details about coverage, limitations, and exclusions.

What is covered under the Student Accident and Sickness Insurance Plan?

- The plan covers medical expenses, 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. Coverage is subject to internal benefit limits.
- The maximum benefit per Accident or Sickness per Insured Person per Policy Year, is \$35,000.
- Please refer to the plan brochure for complete details about coverage, limitations, and exclusions.

How are prescription drugs covered?

- \$10 for a 30-day supply of a generic drug and \$25 for a 30-day supply of a brand name drug.
- Per Policy year maximum benefit of \$1,000.
- Use a MEDCO participating pharmacy.

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

- If you were previously covered under the Student Accident and Sickness Insurance Plan or another health insurance plan of comparable coverage for at least 6 months immediately prior to enrolling in the Student Accident and Sickness Insurance Plan without a lapse in coverage of more than 30 days, a pre-existing condition will be covered.
- If you were not enrolled in another health insurance plan or had a lapse in coverage of more than 30 days, your pre-existing condition will not be covered for your first 6 months enrolled on the plan. Once you've been enrolled in the Student Accident and Sickness Insurance Plan for 6 months, your pre-existing condition will be covered as any other condition.

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

- No, a referral is not required on the Student Accident and Sickness Insurance Plan.

Does this plan cover me when I am off campus?

Yes, the Student Accident 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, 2006 through August 31, 2007.

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

Yes, whether studying or traveling abroad, the Student Accident and Sickness Insurance Plan provides the same benefits as if you were on campus, in addition to Repatriation of Remains Expense Benefit, Emergency Medical Expense Benefit and Travel Assistance Services. These services are coordinated through On Call International, the 24-hour worldwide assistance service. When studying or traveling abroad, keep your identification card with you and take a copy of the brochure for reference. 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 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 the University'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 2006-2007 Student Accident and Sickness Insurance Plan has a \$100 per person per Accident and Sickness deductible for Non-network services. Once you have paid the \$100 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.

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 CCN 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.
- For students who are new to the Boston area or who don't have an existing relationship with a doctor, Harvard Vanguard, conveniently located at 133 Brookline Avenue in Kenmore Square, is a Preferred Provider in the CCN network. 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 AM to 9:00 PM.
- 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 PM-8:00 PM, Saturday 10 AM-5:00 PM and Sundays and Holidays from 12:00 PM-5:00PM. You can reach Harvard Vanguard at 617-421-1000 or visit www.harvardvanguard.com.

How do I find a Network Provider?

CCN
888-685-7774
www.ccnusa.com

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.

Klais and Company, Inc.
1867 West Market St.
Akron, OH 44313
800-331-1096 or 330-867-8443
klaisclaims@klais.com
Register for StatusLink Claims Look-Up at www.klais.com

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 Klais and Company, Inc. 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.

Plan Enhancements

Does this plan cover the cost of routine eye exams or the cost of eyewear?

- The Student Accident and Sickness Insurance Plan doesn't cover these vision services, but if you are enrolled in the insurance plan, you are also enrolled in the EyeMed Vision Program.
- EyeMed's plan 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 20,000 providers, including LensCrafters, Pearle Vision and Target.
- Contact EyeMed at: <http://www.enrollwiththeyemed.com>
- This is not an Insurance Plan.

What about dental coverage?

Currently, there is no dental coverage under the Student Accident and Sickness Insurance Plan. However, enrollment in the Student Insurance Plan includes a Dental Savings Program.

- An exclusive plan for students enrolled in the Student Accident and Sickness Insurance Plan.
- Operated by Basix, LLC to provide students with access to general and specialty dental care from a select network of local dentists.
- A network of providers that have met strict credentialing and quality assurance requirements.
- A network of participating dental providers that have agreed to accept negotiated prices for the services they provide.
- Students will be responsible for paying for services they receive at the time of the visit.
- Students will generally save from 20% to 50% of charges for a wide range of dental services – from routine cleanings to root canals.
- Because the Dental Savings Program is not insurance, there are no claim forms, annual maximums, benefit limitations and conditions or other plan provisions.

- Students can log onto the website, www.basixstudent.com to locate participating dental providers, download the fee schedule and learn more about the Program.
- This is not an Insurance Plan.

Additional Coverage Options

Is there any supplemental coverage I can purchase in addition to the Student Insurance Plan?

No, there are no supplemental coverage options available.

Can I continue coverage after the policy terminates?

No, there is no option to continue the policy after the termination date. You can contact Koster Insurance Agency for possible other plan options.

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