

INFORMATION SHEET

Student Accident and Sickness Plan and Student Accident Only Plan for Berklee College of Music 2006-2007 Policy Year



This Information Sheet is intended to answer the most frequently asked questions about the Student Accident and Sickness Insurance Plan (medical insurance) and is to be used in conjunction with the Student Accident and Sickness Insurance Plan brochure. You will be receiving a brochure describing the Student Accident and Sickness Insurance Plan when you receive your student insurance ID card. If you have any questions about the Student Accident and Sickness Insurance Plan, please contact Koster Insurance Agency at 800-457-5599 or at BerkleeStudent@kosterins.com.

PLEASE KEEP THIS INFORMATION SHEET FOR FUTURE REFERENCE.

Enrollment/Eligibility

- **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 and customary expenses up to \$5,000 per accident.

The Student Accident and Sickness Plan is not mandatory, but is available to students who are not covered by a comprehensive health insurance plan. The plan maximum is \$35,000 per condition per policy year. It covers accident and sickness, as well as prescription drug costs. Although all students will be automatically enrolled in the Student Accident and Sickness Plan, **domestic students may choose to waive the plan if they already have adequate coverage** (a parent's plan, for example). **STUDENTS WHO DO NOT WANT THE STUDENT ACCIDENT AND SICKNESS PLAN, MUST SUBMIT A WAIVER FORM TO THE BURSAR'S OFFICE. THE WAIVER DEADLINES ARE AUGUST 25th FOR THE FALL, JANUARY 5th FOR THE SPRING, AND MAY 18th FOR THE SUMMER.**

NOTE: International students are advised that the United States does not have national health care. Coverage by insurance carriers outside the United States and coverage by foreign national health service programs are deemed not to be comparable to coverage under the qualifying student health insurance program offered through the college. International students with foreign health coverage must participate in the qualifying health insurance program for Berklee students.

- **What are the cost and effective dates of coverage?**

For Berklee College of Music students who enroll in the Student Accident and Sickness Plan or the Accident Only Plan the effective dates and costs are as follows:

<u>Coverage Dates</u>		<u>Student Accident and Sickness Insurance Premium</u>	<u>Accident Only Insurance Premium</u>
Annual	9/01/06-8/31/07	\$1,448.00	\$93.00
Spring	1/15/07-8/31/07	\$988.00	\$49.00
Summer	5/15/07-8/31/07	\$474.00	\$32.00

- **Is there any coverage for spouses or children?**

Insured students may also enroll their spouse and/or children under the age of 19 who reside with the student. To purchase the coverage, contact Koster Insurance Agency at 800-457-5599. The enrollment deadlines to add dependents are: September 30th (Fall), February 15th (Spring), and June 15th (Summer). The additional premium cost (above the student premium) and coverage dates are as follows:

<u>Date of Coverage</u>		<u>Annual Term</u>	<u>Spring/Summer Term</u>	<u>Summer Term</u>
Rates	Spouse:	9/1/2006-8/31/2007 \$3,167.00	1/15/2007-8/31/2007 \$2,046.00	5/15/2007-8/31/2007 \$976.00
	Children:	\$2,261.00	\$1,451.00	\$694.00

- **Can I purchase the Student Accident and Sickness Insurance Plan after Check-In?**

All students are expected to enroll in the Accident and Sickness Insurance Plan at the beginning of the year unless they demonstrate comparable coverage and waive the insurance for the policy year. If documented extenuating circumstances occur during the year which result in the termination of your alternative coverage, you may request to add the Student Accident and Sickness Insurance Plan after the stated waiver deadline at the Office of the Registrar.

In order for your request to be considered, a Petition to Add Form must be submitted along with written documentation from your previous insurance carrier giving the date that the insurance terminated or qualifying event. If approved by Koster Insurance Agency, a check for the effective semester premium should be made out to Berklee College of Music and paid to the Bursar's Office.

The coverage will be effective when the following has been completed: a student has filled out the appropriate form in the Office of the Registrar, submitted documentation from the previous insurance carrier, and submitted payment to the college. These steps must be completed within one month or 31 days of the previous insurance termination date or qualifying event.

- **Where and when will ID Cards be distributed?**

All students purchasing the Student Accident and Sickness Insurance Plan will receive an insurance ID Card in their campus box after the waiver/enrollment deadline. 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 an additional ID card, request one online at www.kosterweb.com

- **Can I get a refund?**

The college is obligated to enroll students in the Student Accident and Sickness Plan who have not submitted a completed waiver form (a waiver form must be fully completed in order to waive the insurance) to the Bursar by August 25th. Except for a withdrawal due to an injury or sickness, Insured Students withdrawing from the College during the first 31 days of the policy year (policy year begins September 1, 2006), shall not be covered under the Plan and full refund of premium will be made. If you withdraw after the first 31 days of the policy year, you will remain covered for the period for which you paid premium. However, non-enrolled students who purchased the insurance during a semester of enrollment continue to be covered by the insurance through the coverage period (August 31, 2007). Refunds will also be granted if the student withdraws to enter the Armed Forces.

Insurance Plan Benefits

- **If I am a returning student, how can I find out what changes have been made to the plan for this year?**

There are no changes or enhancements to the Student Accident and Sickness Insurance Plan for the 2006-2007 policy year.

- **How does the Student Accident and Sickness Plan work?**

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

Coverage varies between 80% and 100% depending on whether or not you seek benefits through a Preferred Provider. If you see a Preferred Provider, the insurance will cover 100% of most costs subject to a per visit co-payment. For out-of-network providers, the insurance will cover most costs at 80% of Reasonable and Customary Charges subject to a \$100.00 per condition deductible and per visit co-payments.

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 prescriptions filled?**

You are covered for prescriptions under the Medco Prescription Pharmacy Program. At the pharmacy, you will pay a \$10 co-payment for generic drugs and a \$25 co-payment for brand name drugs per prescription. The rest of the cost of the prescription is payable in full up to \$1,000 per policy year. Bring your ID card with you as proof of coverage. Local pharmacies include: Walgreens, CVS, Osco Drug, and Shaw's Pharmacy. If you need to fill a prescription before you receive your ID card, you will be reimbursed for the cost of the prescription by submitting a claim form. Claim forms can be obtained by calling Koster Insurance Agency or printing one off of Berklee's website:

www.berklee.edu/studentservices/information. If you do not have your ID card and the pharmacist wants to confirm your eligibility, please call Koster Insurance Agency at 617-770-9889 or 800-457-5599.

- **What if I leave Berklee?**

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.

- **Where can I find more information about the Student Accident and Sickness Plan?**

You will be receiving a brochure with your ID card, but you can also find the brochure on Berklee's website, www.berklee.edu/services/insurance.html. Or, using the "Jump to:" list on the home page, select Student Services where you will find the list including * Insurance Information.

Claims Processing

- **When I receive services, how and where do I submit my bill(s)?**

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. If you have questions regarding a claim contact Klais and Company, Inc. at 800-331-1096 or through email at klaisclaims@klais.com.

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

Finding a Provider

Can I go to any doctor or hospital?

Yes. However, you can save money from seeing providers that participate in 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.

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

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.enrollwitheyemed.com

1-866-839-3633

Questions about the Basix Dental Savings Plan?

www.basixstudent.com