HAMPTON UNIVERSITY

2012-2013

Student Injury and Sickness Insurance Plan Eligibility Highlights

The Affordable Way To Protect Your Most Valuable Asset—Your Health!

Staying healthy is one of the most important things you can do for yourself. When facing a health problem that may come up while you are at college, not getting the care you need due to lack of insurance or high out-of-pocket costs can turn into a roadblock in achieving your academic goals. Student Health Insurance ensures you have coverage for the unexpected, as well as access to the medical services available on-campus, near campus and anywhere that you may live or travel.

To ensure all students have health insurance coverage, your School has automatically enrolled you in and billed you for the this Student Injury and Sickness Insurance Plan.

Need to Make a Decision?

Keep in mind that your Student Injury and Sickness Insurance Plan:

- Coordinates with your on-campus Student Health Services
- Gives you easy access to providers near campus or anywhere you may live or travel
- Includes Worldwide Travel Assistance, Medical Evacuation and Repatriation Coverage
- Offers comprehensive services, including wellness services
- Offers discounts on dental & vision services and other Plan enhancements
- Does not require you to submit a claim form; participating providers will bill the claims company directly
- Offers access to exceptional service from Gallagher Koster's Customer Service team, ready to assist you with your insurance needs and questions

Other Considerations

- Student Insurance Plans are generally less expensive than individual plans with similar benefits.
- Check the cost of being covered as a dependent; is it more expensive than the cost of this Plan?
- Compare your deductible and out-of-pocket costs to the premium of the cost of this Plan.
- Are there administrative requirements, pre-certification or PCP referrals under your current plan that my delay your receipt of care?

Important Dates and Rates

	Annual
Coverage Period	8/2/12-8/1/13
Enrollment Deadline	9/4/2012
Full Time Undergraduate Student*	$864
Undergrad Spouse	$1,683
Undergrad Child(ren)	$2,774
Full Time Graduate Student*	$983
Graduate Spouse	$1,926
Graduate Child(ren)	$3,178

*Student rates above include an adminstrative fee.

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THE STANDARD OF EXCELLENCE

To learn more, visit
www.gallagherkoster.com/hamptonu

Follow *@CollegeWellness* on Twitter for the latest in student health news.

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The information provided below is used as a general summary of benefits. For a detailed plan description, limitations, and exclusions, visit www.gallagherkoster.com/hamptonu

	Covered At:
Plan Maximum	$100,000 per Policy Year
Inpatient Hospital Expense	80% of Reasonable & Customary (R&C)
Surgery Expense (Inpatient/Outpatient)	80% of R&C
Doctor/Specialist Office Visit	80% of R&C
Laboratory, X-rays and Diagnostic Testing	80% of R&C
Emergency Room	80% of R&C after a $150 per visit copay, waived if admitted
Inpatient Mental Health	80% of R&C
Outpatient Mental Health	80% of R&C
Outpatient Pharmacy Program Prescriptions must be filled at a Medco pharmacy	Copays: $15 Generic, $25 Brand Name, $50 Non-Formulary
Wellness/Preventive Services	100% of R&C In-network only

For additional questions regarding eligibility or benefits, contact the Gallagher Koster Customer Service Department:

Toll-Free Phone Monday-Friday 8:30 a.m. – 6:30 p.m. EST	877-320-4347
Email (Responses within 1 business day)	Hamptonustudent@gallagherkoster.com
Online Plan Information Available 24/7, LiveChat available during business hours	www.gallagherkoster.com/hamptonu
Mailing Address	500 Victory Road Quincy MA 02171
This plan is subject to benefit limitations and exclusions and is Underwritten by:	Companion Life Insurance Company a subsidiary of Blue Cross Blue Shield of South Carolina
Claims are administered by	Klais & Company, Inc. 1867 West Market Street, Akron, OH 44313 877-349-9017

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Plan is serviced by

Gallagher Koster

Arthur J. Gallagher Risk Management Services, Inc.