

Frequently Asked Questions

Student Accident and Sickness Insurance Plan

Endicott College

This document is only a summary of the benefits available. Please refer to the actual Student Accident and Sickness Insurance Plan brochure for a description of the benefits available and exclusions and limitations of the 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 02169
800-457-5599
Email: Studentcare@kosterins.com

Questions about a specific claim or claims payment?

Pioneer Management Systems, Inc.
330 Whitney Avenue
Holyoke, MA 01040
877-868-9060
Email: Student@pioneerhealth.com

How can I find a Preferred Provider?

Health Care Value Management (HCVM) (in New England)
800-922-4286
www.hcvm.com

How can I find an Express Scripts pharmacy?

www.ExpressScripts.com

I want a copy of the insurance brochure:

Just click here to download:

Who can enroll?

- All regular full-time and ¾ time students

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, mental health, prescription drugs and physician office visits.
- Coverage varies depending on whether or not you seek services from a Network or Non-Network Provider
- Coverage is subject to the limitations and provisions of the policy.

Download a brochure:

Can I go to any doctor or hospital?

Yes. However you can save money from seeing providers that participate in the Health Care Value Management Preferred Provider Network.

- Your out-of-pocket expenses will be less because preferred providers are generally reimbursed at 90% of the preferred allowance; non-preferred providers are generally reimbursed at 80% of usual and customary charges.
- Preferred Allowance is a preferred negotiated fee that providers have agreed to accept as payment. Providers who are not a preferred provider, have not agreed to accept a preferred fee as their payment;
- You should be aware that preferred hospitals might be staffed with non-network doctors, so it's not a guarantee that all charges will be paid at the preferred allowance;
- Take the time to ask the doctors you want to see if they participate in on of the preferred provider networks.

How do I find a preferred provider?

Health Care Value Management (HCVM) (in New England)

800-922-4286

www.hcvm.com

What if I have a Pre-Existing Condition, am I covered?

- Yes, if you were previously covered under another health insurance plan immediately prior to enrolling in the Student Accident and Sickness Insurance Plan for at least 6 months without a lapse in coverage of more than 30 days, any 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, you will have limited coverage for a pre-existing condition – up to \$1,500 for the first six months of the plan. Once you've been enrolled under the Student Accident and Sickness Insurance Plan for 6 months, your pre-existing condition will be covered as any other condition.

Do I get an ID Card?

- You will receive an insurance ID Card in your on campus mailbox. 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 Endicott College student insurance program. Your provider can always call Koster Insurance at 800-457-5599 to verify eligibility.
- If you need an ID card, request one by email to: Studentcare@kosterins.com

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.

Pioneer Management Systems, Inc.

330 Whitney Avenue

Holyoke, MA 01400

E-mail: student@pioneerhealth.com

How are prescription drugs covered?

Prescription drugs are covered under the Outpatient Miscellaneous Expense benefit. There is a \$5.00 copayment for generic drugs and a \$15.00 copayment for brand name drugs. Outpatient Miscellaneous Expense Benefit includes, in addition to prescription drug coverage, coverage for physician visits, physiotherapy, laboratory and diagnostic services, emergency room visits, and second surgical opinions. The combined maximum benefit allowed is \$2,500.

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 bought coverage for the entire year, you would be covered from August 19, 2004 through August 19, 2005.

Does this plan cover routine eye exam 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 also get 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.

What about Dental Coverage?

Koster is introducing an exclusive Dental Savings Plan for the 2004-2005 policy year. Students enrolled in the student insurance program can use The Dental Savings Program to save up to 50% on dental care. You need to make an appointment with one of the preferred dental providers and pay at the time of your visit in order to take advantage of these savings. To locate a participating dentist in your area and to get a copy of the fee schedule, go to <http://www.basixstudent.com> and select your college from the drop-down box.