



EASTERN OREGON
UNIVERSITY

2010-2011 Study Abroad Accident and Sickness Insurance Plan Frequently Asked Questions

Who do I contact if I have questions or need help?

Questions about what's covered, how to access benefits, enrollment concerns, or ID cards?

Gallagher Koster
500 Victory Road
Quincy, MA 02171
1-877-275-5867 or 1-617-769-6096
Email: oregonstudyabroad@gallagherkoster.com
www.gallagherkoster.com/EasternStudyAbroad

Questions about a specific claim or claims payment?

Health Special Risk, Inc.
HSR Plaza II, 400 Medical Parkway
Carrollton, TX 75007
1-866-523-3183
Email: GKstudyabroad@hsri.com

Questions or advice needed about the Worldwide Travel Assistance Services?

Travel Guard
Toll-Free (U.S./Canada): 1-877-244-6871
Call Collect (Outside the U.S.): 1-713-260-5592

Enrollment/Eligibility

Who is eligible?

- Any outbound student, visiting faculty, scholar or other persons of similar description who are U.S. or non-U.S. citizens or resident aliens studying at a college or university and traveling outside the U.S. with a current passport or visa to participate in a sponsored Study Abroad Program.
- Dependents may be covered under this Plan for an additional cost.

How do I enroll?

- You will be automatically enrolled for this coverage by participating in an approved Study Abroad Program.

Do I Get an ID Card?

- Yes, you will receive a confirmation email with your ID Card and Verification Letter attached.

How do I print an ID card online?

- a. Go to www.gallagherkoster.com/EasternStudyAbroad

- b. Log-in using your existing account information (first time visitors will need to create an account)
- c. Select "Authorize Account" located to the left of your screen under "Account Information" and enter your Insurance ID number along with your date of birth
- d. Once your account has been authorized, select "Account Home" and click "Generate ID Card"

Insurance Plan Benefits

What is covered under the 2010-2011 Oregon University System Study Abroad Accident and Sickness Insurance Plan?

- The plan covers medical expenses that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, inpatient and outpatient mental health services, physician office visits, ambulance, emergency care and prescription drugs.
- Payment will be made as allocated for covered medical expenses incurred due to a covered Injury or Sickness, not to exceed the Lifetime Maximum per Covered Accident or Sickness of \$100,000.
- Please refer to the plan brochure available at www.gallagherkoster.com/EasternStudyAbroad for complete details about coverage, limitations, and exclusions.

How are prescription drugs covered?

- Prescription drugs are covered at 100% of the covered expenses, up to a Lifetime Maximum of \$100,000 per Accident or Sickness.
- You will have to pay out of pocket for any prescriptions received while abroad and submit the itemized receipt from the pharmacy (including name of drug and dosage) to the claims company, Health Special Risk, Inc, for reimbursement of Covered Expenses based on the policy.

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

- Yes, pre-existing conditions are covered up to a maximum of \$1,000. A pre-existing condition is one that you sought medical advice, were diagnosed, received care or treatment or were recommended care or treatment during the 6 months prior to your effective date on this Plan.
- You will be covered for pre-existing conditions if you were continuously insured through another health insurance plan for the 6 months immediately prior to your effective date on the 2010-2011 Oregon University System Study Abroad Accident & Sickness Insurance Plan.
- Once you have been enrolled in this Plan for 6 months your pre-existing condition will be covered as any other condition.

Does this plan have a deductible?

- No, the 2010-2011 Oregon University System Study Abroad Accident & Sickness Insurance Plan does not have a deductible.

Worldwide Travel Assistance Services

Travel Guard – Offers 24-hour emergency travel assistance services including, but not limited to, Medical Evacuation, Security Evacuation, Repatriation of Remains, Medical Monitoring and Travel & Communication Assistance.

- *Emergency Medical Evacuation Benefit* – \$200,000 Maximum Benefit;
- *Repatriation of Remains* – In the event of death, a Maximum Benefit of \$50,000 of Covered Expenses for the preparation and transportation of the Covered Person's remains to his or her Home Country;
- *Security Evacuation Benefit* - \$200,000 Maximum Benefit for a Covered Person's Transportation and Related Costs to the Nearest Place of Safety as determined by the Designated Security Consultant.

Arrangements must be scheduled and approved through Travel Guard prior to receiving services.

Claims Processing

If I receive a bill for services I received what should I do?

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. When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include a Study Abroad Claim Form, found at www.gallagherkoster.com/EasternStudyAbroad, informing the claims administrator that you are seeking reimbursement for charges previously paid. You should take copies of all documents for your records and send the original documents to:

Health Special Risk, Inc.
HRS Plaza II
4100 Medical Parkway
Carrollton, TX 75007

Is any other information needed in order to pay a claim?

If the treatment you received was a result of an accident, you will receive a letter from the claims administrator asking 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.

This document is only a summary of the benefits available. Please refer to the Plan Brochure for a description of the benefits available and exclusions and limitations of the plan.

Are there any other additional products available?

The following product, which is optional, is available to you for an additional cost.

STUDENT PERSONAL PROPERTY PROTECTOR PLUS ®

Student Personal Property Protector PLUS ® is an insurance plan that offers coverage for all types of property including; computer hardware, software, books, clothes, and electronics. This all risk policy covers fire, theft, water damage, flood, earthquake, riot, accidental damage, and vandalism. Any university property in the care, custody or control of the student is also covered under this policy.

Plan highlights include:

Replacement Cost Coverage

Low deductibles - \$0, \$50 or \$100

Attractive pricing - \$2,000 of coverage for just \$50 per year

Worldwide protection - covers US students studying abroad and International Students studying in the US

Full twelve month policy period, including between semesters

Thirty day money back guarantee