



SKIDMORE

C O L L E G E

2017-2018 Study Abroad Accident and Sickness Insurance Plan Frequently Asked Questions

Policy Number: GLMN00575215

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

Gallagher Student Health & Special Risk
500 Victory Road
Quincy, MA 02171
1-877-291-7424 or 1-617-769-6078
www.gallagherstudent.com/SkidmoreAbroad

Questions about a specific claim or claims payment?

Health Special Risk, Inc. (HSRI)
HSR Plaza
4100 Medical Parkway
Carrollton, Texas 75007
Phone: 1-972-512-5600 or 1-866-523-3183
Fax: 1-972-512-5820
Email: skidmoreclaims@hsri.com

Questions or advice needed about the Worldwide Travel Assistance Services?

Gallagher Global Assistance (AXA)
1-866-693-6873 (Toll Free)
1-312-935-9242 (Direct Dial)
GallagherGlobalAssistance@ajg.com

Enrollment/Eligibility

Who is eligible?

- You may be covered under the Plan if you are a U.S. citizen, a permanent resident of the U.S., or an international student in the U.S. who is temporarily pursuing educational activities outside your Home Country through Skidmore College.

How do I enroll?

- Students are automatically enrolled for this coverage by participating in approved Study Abroad Programs in conjunction with the Off-Campus Study & Exchanges Office.

Do I Get an ID Card?

- Yes, an ID Card will be provided to you through Gallagher Student.

Insurance Plan Benefits

What is covered under the 2017-2018 Skidmore College 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 Aggregate Maximum Benefit of \$250,000.
- Please refer to the plan brochure available at www.gallagherstudent.com/SkidmoreAbroad for complete details about coverage, limitations, and exclusions.

How are prescription drugs covered?

- Prescription drugs are covered at 80% of the covered expenses, up to \$3,000 per policy year.
- 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, Klais & Company, 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 immediately as any other condition.

Does this plan have a deductible? What is a deductible?

- No, the plan does not have a deductible.

Worldwide Travel Assistance Services

- Gallagher Global Assistance (AXA) – Offers 24-hour emergency travel assistance services including, but not limited to, Medical Evacuation, Repatriation of Remains, Medical Monitoring and Travel & Communication Assistance.
- *Emergency Medical Evacuation Benefit* – 100% of the Covered Expenses incurred;
- *Emergency Reunion Benefit* - \$10,000 Maximum Benefit;
- *Repatriation of Remains* – In the event of death, 100% of Covered Expenses for the preparation and transportation of the Covered Person's remains to his or her Home Country;
- *Security Evacuation Benefit* - \$25,000 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 Gallagher Global Assistance (AXA) 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 an International Travel Claim Form, found at www.gallagherStudent.com/SkidmoreAbroad, 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. (HSRI)
HSR Plaza
4100 Medical Parkway
Carrollton, Texas 75007
Phone: 1-972-512-5600 or 1-866-523-3183
Fax: 1-972-512-5820
Email: skidmoreclaims@hsri.com