



Frequently Asked Questions 2012-2013 Accident Only Insurance Plan

Mandatory Enrollment

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

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

Gallagher Koster
500 Victory Road
Quincy, MA 02171
1-877-449-7938 or 1-617-769-6073
Email: witechstudent@gallagherkoster.com
www.gallagherkoster.com

Questions about a specific claim or claims payment?

Klais & Company, Inc.
1867 West Market Street
Akron, OH 44313
1-877-349-9017
Email: klaisclaims@klais.com
Register for StatusLink Claims Look-Up at www.klais.com

Enrollment/Eligibility

Who is eligible?

- All students enrolled in classes or in a practicum program and/or other recognized student groups approved by the College will be automatically enrolled in and billed for the Wisconsin Technical Colleges Mandatory Accident Only Insurance Plan, and will be defined as a "Covered Person". Distance learning online students are not eligible.

How do I enroll?

- Eligible students do not need to submit an enrollment form. All colleges participating in the Mandatory Accident Only Plan for Wisconsin Technical College System will submit student information to Gallagher Koster to enroll students.

Accident Insurance Plan Benefits

How much does the plan cost?

The cost of the Plan is \$7.50 per semester.

What is covered under the Wisconsin Technical College Accident Only Insurance Plan?

- When an Accident occurs while on campus, attending a practicum program or other recognized student group approved by the College or during travel to and from a program, the plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, physician office visits, ambulance, durable medical equipment, emergency care and prescription drugs.
- The maximum benefit allowed for each accident is \$50,000.
- Services are covered at 100% of Reasonable and Customary Charges.

- Please refer to www.gallagherkoster.com for complete details regarding coverage, limitations, and exclusions.

Does a Covered Person need to be on campus for coverage to take into effect?

Eligible students are covered while on campus, attending or participating in a college-sponsored or recognized activity, including practicums. This includes traveling to or from the Covered Person's home, and campus, within the entire state of Wisconsin. The covered travel time includes the period before the Covered Person's required attendance time and the period after his dismissal or when he completes any extra duties.

Is coverage in place for a student who is travelling internationally for a required course activity?

International travel is covered, but cannot exceed two hours each way.

Is coverage in place for a student who is studying at the college library on campus on a day when his/her class is not in session?

Coverage is in place while on school premises, during school hours, and on school days.

Is coverage in place for a student who is driving to and from a school sponsored event?

Coverage is in place to and from a school sponsored event within the entire state of Wisconsin.

For a student who has a blended on-line course, is coverage in place for the portion of the course when the student is required to be on campus?

Yes, the student with blended courses is covered when required to be on campus, as long as premium has been paid for that student.

Do I Get an ID Card?

ID cards are available online. To print an ID card, students should complete the following steps:

- a. Visit www.gallagherkoster.com, click on "College & University Students and Scholars" and select your school from the dropdown menu.
- 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 entered your Student ID number along with your date of birth.
- d. Once your account has been authorized, select 'Account Home' and click on 'Generate ID Card'.

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

No, the 2012-2013 Wisconsin Technical Colleges Accident Only Insurance Plan does not have a deductible. Deductible means the amount for which you are responsible before payment is made by the claims company.

Finding a provider

Can I go to any doctor or hospital?

Yes, you can go to any licensed provider.

Claims Processing

If I receive a bill for services I received or need to be reimbursed, what should I do?

Physicians should bill the claims administrator. The billing information is on the back of your accident insurance ID card that you print off the website. However, if you receive a bill or you paid for a service and need to be reimbursed, you should submit your bill (and proof of payment if seeking reimbursement) and completed claim form, which can be found at www.gallagherkoster.com, selecting your school from the drop down menu and clicking, "Claims Company". Make sure your name, insurance ID number, and school name are on the bill and make a copy for your records. Submissions should be sent to:

Klais & Company, Inc.
1867 West Market Street
Akron, OH 44313
1-877-349-9017

Email: Klaisclaims@klais.com
www.Klais.com

How Can I check the status of my own claims?

You can go to www.statuslink.com create a User Name and Password and look up a specific claim or view a list of all claims submitted.

Can I purchase coverage after the policy terminates?

No, there is no option to continue coverage after this policy terminates.

Optional Additional Products

The following product is available to all students at Wisconsin Technical College System. To learn more about this product and the associated cost, please visit us at www.gallagherkoster.com, select your school, then click on "Additional Products".

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 college or university property in the care, custody or control of the student is also covered under this policy.

Plan highlights include:

Low deductibles

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 if not satisfied

Identity Theft Protection

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