

## ***Bryn Mawr College Graduate Student Health Insurance Frequently Asked Questions***

### **Why do we have to carry health insurance while enrolled at Bryn Mawr?**

Bryn Mawr requires all employees, all resident students, all international students, and anyone else who regularly uses its facilities to carry health insurance, for their own protection as well as the College's.

### **Why does the health insurance cost so much?**

The price of health insurance is high everywhere. However, here, the small pool of those enrolled in the program raises the premium cost, and when students choose other options – such as emergency only coverage – the pool becomes even smaller. The other primary determinant of the cost is the pay-out record of the previous few years. This means that out-of-network care (since the insurance company usually pays less to in-network providers) and unnecessary treatments also drive up the cost for everyone.

### **What should I do if I am sick?**

During the academic year (when someone is on-call at the Health Center 24 hours), you should go to or call the health center at 610-526-7360. They will probably tell you to come in and then refer you elsewhere if necessary. In an emergency the Health Center will advise you to go to the nearest emergency room. It is a good idea to find out where this emergency room is before you actually have an emergency. *Emergency rooms should be used only for genuine emergencies.* Emergency room care is very expensive and its use drives up the cost of premiums for everyone (see above, "Why does the health insurance cost so much?").

### **What should I do if I am sick and the health center is not open?**

The referral requirement is waived when the health center is closed during winter and summer breaks. You may go to a doctor without a referral. But you should check to make sure that your doctor is in-network, or you may not be fully covered.

### **How do I find an in-network doctor?**

You can ask for a referral from the health center, but it is recommended that you double check to be sure. You can find in-network providers by calling MultiPlan at 800-672-2140 or online at [www.multiplan.com](http://www.multiplan.com).

### **How do I file a claim?**

After receiving care, you must send a claim form (within 30 days) along with any available bills to:

*Administrative Concepts, Inc.  
997 Old Eagle School Road, Suite 215  
Wayne, PA 19087-1706*

Claim forms can be obtained at the Health Center or at <http://www.visit-aci.com/claimform.html>. Click on the link for BCS Insurance Company and a PDF of the form will appear.

Any bills that come after you send the claim form should be sent to Administrative Concepts, Inc. when they arrive, along with your name and Bryn Mawr College.

**How do I fill a prescription and how much does it cost?**

The insurance will pay up to \$600.00 for prescription drugs in the policy year. Expect to pay a co-payment of \$10/generic and \$20/brand name drugs at participating pharmacies. You may pick up prescription drugs at the Health Center or ask to have your prescription called into a participating pharmacy in the area. Remember that they are used to dealing with the undergraduates and may forget that a drug store in the town of Bryn Mawr may be more convenient for graduate students.

Note- this list is accurate as of May 20, 2007.

Below are the participating retail pharmacies in **BRYN MAWR, PA 19010.**

**CVS PHARMACY #06902**  
**1218 E LANCASTER AVE**  
**BRYN MAWR, PA - 19010**  
**610-519-1920**

**PARVINS PHARMACY**  
**30 N BRYN MAWR AVE**  
**BRYN MAWR, PA - 19010**  
**610-525-6664**

**ROSEMONT PHARMACY**  
**1149 E LANCASTER AVE**  
**ROSEMONT, PA - 19010**  
**610-525-0927**

**ECKERD #6333**  
**701 W LANCASTER AVE**  
**BRYN MAWR, PA - 19010**  
**610-527-3603**

**Can I have my spouse and/children covered under the plan?**

As of 2006/2007, spouses or domestic partners can be added to the plan for an additional \$2,592 per year and dependent children under the age of 19 for an additional \$640 per year. Please note that these costs are likely to change next year and that they are listed in the grey insurance plan brochure that is mailed to you after you sign up for the policy. You must add people to your policy at the beginning of Fall semester.

**Still have questions?**

Details of the plan and what it does and does not cover are listed in the grey brochure mailed to you. You can follow up claims at <http://www.visit-aci.com> or you can call them at 610-239-9229.