FAQs BMC Graduate Student Health Insurance (2014-2015)

It is very important that you read carefully the benefit brochure from Independence Administrators. The PDF can be found at http://www.collegiateinsuranceresources.com/sip/plan_details.asp?assnid=854 under “Health Insurance Plan Booklet.”

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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. While the College makes a plan available to graduate students, a student may purchase insurance elsewhere. In that case, proof on insurance is required to waive the Bryn Mawr plan. This process can be completed online through the Bryn Mawr GSAS website and selecting “Resources for Students and Faculty” and then click on the “Health Insurance” link under “Health and Wellness”: http://www.brynmawr.edu/gsas/Resources/health_insurance.html

For billing questions, please contact Student Financial Services at 610-526-5500.

What should I do if I am sick?

You have several options for care when you are sick:

-You can identify a doctor or facility near where you live (preferably in-network to keep costs down). To do that, call 1-800-810-BLUE (the number on the back of your ID card to locate participating network providers) or look at the Provider Finder online at http://www.ibxtpa.com/find_a_doctor/index.html.

-You can also go to the Bryn Mawr Health Center if you prefer -- its phone number is 610-526-7360 and its website is http://www.brynmawr.edu/healthcenter. They will probably have you make an appointment to come in and then refer you elsewhere, if necessary. There are charges for some services -- call them or see the health center website (http://www.brynmawr.edu/healthcenter/services/fees.html) for more information.
In a REAL EMERGENCY, you should 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 since emergency room care is very expensive and its use drives up the cost of premiums for everyone. **You must precertify an emergency room visit.** (see below)

**Do I have to go to the Bryn Mawr Health Center first during the school year?**

Independence Administrators says the following in its brochure: “Visit your school's Health Center first for treatment.” It is NOT, however, a requirement that one first visit the Bryn Mawr Health Center to seek treatment.

**What should I do if I am sick and the Health Center is not open?**

Check online to locate a network provider at [http://www.ibxtpa.com/find_a_doctor/index.html](http://www.ibxtpa.com/find_a_doctor/index.html) or call 1-800-810-BLUE and find a doctor that is convenient for you (preferably in-network). You can also call the Independence Administrators 24/7 Nurse Helpline at 1- 888-547-5080 ext. 4 (also on the back of your card) to figure out a proper course of action.

**How do I find an in-network doctor or facility?**

You can find in-network providers by calling Independence Administrators at 1-800-810-BLUE or going online at [http://www.ibxtpa.com/find_a_doctor/index.html](http://www.ibxtpa.com/find_a_doctor/index.html).

**How do I file a claim?**

- From an in-network doctor or facility: Show the health care provider your Independence Administrators ID card. The network doctor or hospital will submit a claim for you, and Independence Administrators will pay the provider directly for covered expenses.

- From an out-of-network doctor or facility: If the facility or doctor has you pay for the service right away, be sure to get an itemized bill with a receipt. Besides the itemized charges, the receipt should show: student's name and address, member ID number, patient’s name and age, doctor’s or hospital’s name and address, date you were admitted or treated. Send the receipt to Independence Administrators or Personal Choice network area claims to: P.O. Box 21974, Eagan, MN 55121, Payer ID# 54763 (address on the back of your card).

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

Your Independence Administrators Student Health Plan includes a prescription drug benefit plan that is administered by FutureScripts. You can use your FutureScripts plan at any participating pharmacy. Costs vary as to whether you are getting the prescriptions by mail or retail. It seems as if it is more cost-effective to get prescriptions by mail, when possible, as they give a 90-day supply rather than a 30-day one for the same cost. For further cost savings, ask your doctor if it is safe for you to use a generic form of a medication.

Your prescription drug program requires prior authorization for certain medications. For further information about prescriptions that require prior authorization, visit [http://www.ibxtpa.com/providers/prescription_drug_formulary.html](http://www.ibxtpa.com/providers/prescription_drug_formulary.html). If you prefer to speak with a FutureScripts representative, call Pharmacy Benefits at 1-888-678-7013 (also found on the back of your ID card).
What is precertification? When do I need it? What happens if I don't do this?

You must precertify all inpatient hospital admissions, certain surgical and diagnostic procedures (listed in the Plan Brochure), and some prescriptions. If you do not do this, the insurance may decline to pay for the treatment or prescription, or may pay significantly less than the benefit would normally be.

- For non-emergency admissions or procedures: call for precertification before you enter the hospital or undergo the procedure. (1-888-547-5080)
- For emergency admissions: call for precertification within 48 hours or 2 business days after the admission. (1-888-547-5080)
- For emergency surgery relating to emergency services: call for precertification within one working day, or as soon as reasonably possible. (1-888-547-5080)
- For transplant services: call as soon as your doctor confirms the need for an organ or tissue transplant. (1-888-547-5080)
- For maternity prenotification: call as soon as you confirm the pregnancy. (1-888-547-5080)
- For prescriptions: call FutureScripts/Pharmacy Benefits at 1-888-678-7013 or check to see if your prescription is included in the list provided on their website: http://www.ibxtpa.com/providers/prescription_drug_formulary.html

Where can I find an overview of coverage, benefits, coinsurance percentages, copayment costs, maximums, and allowances included in this plan?

A list of benefits, maximums, and allowances, including associated copayments and deductibles that your Plan provides can be found in the Plan Brochure. As stated on the front of your ID card, our plan will cover up to $100,000 total Annual Maximum Benefits, the Coinsurance percentage is 80% (after the Annual Deductible which is $100 for both In- and Out-of-Network providers), and the In-Network provider office visit copayment is $20.

Are we covered for vision, dental, and mental health?

Your Independence Administrators Student Health Plan includes a vision care discount program that is administered by the independent company Davis Vision, through which you can receive a comprehensive eye examination for $35 at participating Davis Vision providers, as well as discounts on frames, lenses, contact lenses, and Laser VisionCorrection Services. Further information about this plan’s vision care discount program can be found by calling Davis Vision at 1-877-303-7804 or at www.DavisVision.com (with ID card information).

Dental services under your Independence Administrators Student Health Plan includes coverage for accident or injury only.

Coverage for Mental and Nervous disorders is included in the Schedule of Benefits listed in the Plan Brochure. The coinsurance rates for both In- and Out-of-Network providers are 80% (after deductible) for Inpatient treatment and 50% (after deductible) for Outpatient treatment.

Does this Independence Administrators Student Health Plan include health insurance for international travel?

No, health insurance for international travel is not covered by this plan. The Plan Brochure (page 9) does provide, however, information about an option to purchase health insurance for international travel separately by enrolling in the BlueCard Worldwide program, which includes hospitals and doctors in more than 200 countries and territories around the world,
800 and collect-call number for 24-hour member assistance, searchable, online provider directory, detailed provider information, medical assistance services with help arranging a physician appointment or hospitalization, if necessary. For further information about the BlueCard Worldwide program: visit http://www.MyIBXTPAstudent.com or call 1-800-810-2583 (toll-free) or 1-804-673-1177 (collect).