

Morehouse School of Medicine Student Health Insurance Program

Administered by:
HSA Consulting, Inc.
888-978-8355

MSM Student Insurance Program Overview of Coverages

- Medical, Dental and Vision plan underwritten by Blue Cross and Blue Shield of Georgia
- Disability, Life and AD&D insurance plans underwritten by The Guardian
- Repatriation and Medical Evacuation insurance underwritten by On Call International

MSM Medical Plan BCBSGA

In-Network

- Lifetime Max
Unlimited
- \$250 / \$750
Deductible
- \$25/\$50 Office visit
- Out-of-pocket max
\$3,000 / \$9,000

Out-of-Network

- Lifetime Max
Unlimited
- \$500 / \$1,500
Deductible
- 60% Co-insurance
- Out-of-pocket max
\$6,000 / \$18,000

MSM Rx Plan

- 30 Day supply
 - \$15 Co-pay for Tier 1 drugs
 - \$35 Co-pay for Tier 2 drugs
 - \$60 Co-pay for Tier 3 drugs
 - 20% Co-pay for Tier 4 drugs
- Mail Order: 90 supply of maintenance medications
 - \$15 Co-pay for Tier 1 drugs
 - \$70 Co-pay for Tier 2 drugs
 - \$180 Co-pay for Tier 3 drugs
 - 20% Co-pay for Tier 4 drugs

Morehouse Medical Associates

- MSM students are encouraged to first seek care at Morehouse Medical Associates
- Student co-pay for office visits is \$10 in lieu of \$25
- Morehouse Medical Associates Address:
75 Piedmont Ave NE Ste 600
Atlanta, GA 30303
Phone: (404) 756-1421

BCBS of Georgia Preferred Provider Organization (POS)

- Blue Open Access Point of Service (POS)
- When seeking care outside the Georgia area use the BCBS National Network of providers
- Important: Maximize your benefits by utilizing a preferred provider

In-Network Atlanta Hospitals

- South Fulton Medical Center
- Grady Memorial
- Atlanta Medical Center
- Piedmont Hospital
- Emory University Hospital
- Children's Health of Atlanta
- Shepherd Center

MSM Voluntary Dental Plan

- Annual Maximum Benefit \$1,000
- Annual Deductible \$50 (preventive services not subject to deductible.)
- Preventive Services – paid at 100%
 - Oral Exam and Cleaning – every 6 months
 - Bitewing X-rays
- Basic Services – paid at 80%
 - Fillings
 - Simple Extractions

MSM Voluntary Vision Plan

- Eye Exam - \$10 co-pay then plan pays 100%
- Standard Lenses (24 month benefit) - \$10 co-pay then plan pays 100%
- Frames (24 month benefit) \$130 allowance then 20% off the balance
- Contact Lenses – elective \$130 allowance then 15% off the balance, Medically necessary plan pays 100%

Above benefits reflect in-network care, out-of network benefits will differ

MSM On Call International (student only)

- Participants are eligible when they are more than 100 miles from home or in a foreign country (not their permanent address)
- \$50,000 per event
 - Emergency Evacuation
 - Medical Repatriation
 - Repatriation of Remains
 - Family or Friend Transportation
 - Travel Assistance
 - Legal Assistance
 - Emergency Payment Assistance

MSM Medical, Vision, Dental, and On Call Cost

Student Only Annual Cost*

- Medical + OC \$3,821.52
- Vision \$74.04
- Dental \$257.52

*Additional charge for dependent coverage

Medical, Vision and Dental Enrollment Process

- All students are required to have health insurance
- All students must enroll in, and will be charged for, the MSM-sponsored Medical and On Call International insurance plan unless they request and are granted an approved waiver
- New Students must complete either an Enrollment Form or a Waiver Form

What if I have other insurance?

Students already enrolled in a group insurance plan may be able to waive the student sponsored plan.

Acceptable coverage for waiving the MSM sponsored Student Health Insurance Program is:

- A parent's employer group insurance
- A spouse's employer group insurance
- Student's own employer group insurance
- Medicaid

Individually purchased medical plans are NOT acceptable.

Dependent Coverage:

- Dependents are eligible to enroll for coverage if the student enrolls. Dependents must enroll within 30 days of their initial eligibility
- Eligible dependents:
 - a spouse (or domestic partner)
 - child (ren) under the age of 26
- If a dependent's loses coverage during the academic year, they may be enrolled the in the MSM-sponsored plan, if the enrollment request is made within 30 days of the loss of other coverage
- If a student acquires dependents during the academic year as a result of marriage, birth, adoption, or placement for adoption, they may enroll their new dependents provided the request is made within 30 days of the marriage, birth, adoption, or placement for adoption

Deadline and Where to Submit Forms

- **Friday, July 6th, 2012**
- **Submit an Enrollment or Waiver Form to Rita Raines, MSM**
- **All students will be charged for coverage in the MSM-Sponsored Student Health Insurance plan. The charge to the student's account will be adjusted if dependent coverage is elected or removed if an approved waiver is granted**

MSM Sponsored Student Life AD&D
Disability Plan:

The Guardian Life Insurance Company

New York, New York

Policy # G426091

Mandatory for all Students

Disability Insurance Plan

- Elimination Period: 90 Days
- Duration of benefits: Age 65 / Normal Retirement Age
- Monthly Benefit: \$1,500 All Students
- Disability Definition: 5-Year Student/Any Occupation Thereafter
- Mental and Nervous Limitation: 24-Month Lifetime Payment
- Loan Payoff: \$200,000
- Cost of Living Benefit: 3% Fixed With Unlimited Adjustments
- Critical Disability Supplement: 24 Months after total and permanent disability, the net monthly benefit doubles.
- Pre-existing Conditions Limitation: 3 Months Prior/12 Months After
- Conversion Privilege: Yes

Student Assistance Program

Guardian provides the following confidential services:

- Telephonic consultation with an SAP Counselor
- 3 free sessions with a local counselor
- Web site with information on wellness, a legal and financial center and more

Additional information available at
www.ibhworklife.com

Guarantee Issue Conversion Feature

- This plan includes a conversion privilege to continue your disability insurance when you begin your residency training.
 - Graduating students you may convert their current disability plan without medical underwriting into an individual policy up to \$2,000.

Or

- You may obtain, subject to underwriting, a starter ***Pro-Vider Plus*** individual non-cancelable own-occupation policy with features that will allow you to increase your coverage at a later date on a guarantee basis when your income increases.

MSM Life and AD&D Plan

- \$10,000 Term Life Insurance
- \$10,000 Accidental Death and Dismemberment
- Plan includes a guarantee conversion upon graduation to a Whole Life insurance Plan

Questions and Contact Information:

- The Servicing Agent for the MSM-Sponsored Student Health Insurance Plan is Health Sciences Assurance Consulting, Inc. (HSAC).
- For questions related to **waivers, eligibility, or enrollment**, please contact: HSAC at 1-888-978-8355, and identify yourself as a Morehouse student.
- For questions related to **claims**, please contact: BCBS of Georgia at the number located on your ID card.
- For specific questions related to **waiver denials**, please contact: Rita Raines (404) 752-1764 or email at rraines@msm.edu.

How to Access My Benefits

- **BCBSGA Website:** www.bcbsga.com

- ***Member Access:*** View your plan information anytime, instantly. (Register at BCBSGA's Website)
 - Policy Holder and Dependent Information
 - Request ID Card
 - View Claims (Explanation of Benefits)
 - Coverage and Benefits
 - Provider Search
 - Rx Benefits and participating pharmacies
 - Health and Wellness information

Frequently asked questions...

- I currently have other coverage, what do I do if I lose my coverage in the middle of the school year?
- I'm getting married in December. Can I add my spouse to my plan?
- We just had an addition to the family. Can I enroll my newborn under my plan?

Additional Questions?