



**Dartmouth Student Group Health Plan
& Patient Accounts Office
Dick Hall's House
7 Rope Ferry Road, HB# 6143, Hanover, NH 03755-1421
Phone: 603-646-9438 and 603-646-9439
Fax: 603-646-9450**

Dear Dartmouth College Student/Parent:

This folder contains information regarding health insurance coverage for your coming year at Dartmouth including frequently asked questions to assist you. The College requires all active students, including students not taking classes or on a leave term, to have health insurance meeting specified standards of coverage. To this end, all active Dartmouth students are automatically enrolled in the Dartmouth Student Group Health Plan (DSGHP) each September 1st and the fee of \$1,786.00 is billed to their student account in August. To waive enrollment in the DSGHP, a student must submit a new, completed waiver petition each academic year. If a completed waiver application is received by August 1st, a student's enrollment in the DSGHP will be cancelled, and a credit will be given for the fee charged.

If you want to waive enrollment in the DSGHP because you already have health insurance coverage that meets the waiver conditions, complete the enclosed waiver petition and submit it to the address above by August 1st, 2009. After this deadline, enrollment in the DSGHP may not be waived except as provided in the Plan document, which can be found at www.dartmouth.edu/~health/depts/insurance/index.html. Approved waivers will be valid through August 31st, 2010.

Below are some of the highlights for the DSGHP benefits:

- Generic Prescription Drugs purchased in the Dartmouth College Health Services Pharmacy are covered at 100%;
- Lifetime individual Maximum for all benefits \$2,000,000.00;
- No pre-existing condition exclusion or waiting period;
- Outpatient Mental/Nervous and Chemical/Substance Abuse Treatments to a combined limit of 40 visits per plan year;
- The plan covers expenses incurred in the United States and abroad for participation in varsity intercollegiate sports (including practice sessions), club sports or intramural sports, and for participation in Dartmouth College sponsored or provided activities (e.g. Dartmouth Outing Club outdoor activities);
- The plan includes Dartmouth Hitchcock Medical Center (www.dhmc.org) and its affiliated physicians as in-network providers and/or provides in-network level benefits for both emergency and non-emergency health care services;
- World wide coverage for care received at or away from Dartmouth College, including travel assistance.

Students may purchase coverage for their spouse, domestic partner, and dependent children. Dependent coverage is billed separately and the fee is in addition to the student fee. The additional fee is \$2,973.00 for one dependent, or \$4,171.00 for two or more dependents. The DSGHP Dependent application is now available at <http://www.dartmouth.edu/~health/depts/insurance/index.html>. The deadline for enrolling dependents for the 2009-10 plan year is September 1, however, we strongly recommend that you submit a completed dependent application by August 1 to insure that coverage will be activated and ready to use on September 1.

Dartmouth College has designed the DSGHP to meet the growing insurance needs of their students. The DSGHP exceeds the standard guidelines issued by the American College Health Association (ACHA) for an appropriate, credible student health insurance/benefits program. If you are thinking that you would like to waive DSGHP enrollment consider the increasing cost of medical care that some plans do not provide, such as:

- Coverage out of your plans area;
- High unaffordable deductibles;
- Many have limited benefits to the care that you may need while you are here at Dartmouth and;
- Students who expect to participate in intercollegiate sports should review their own policies carefully before waiving out of the DSGHP as injuries sustained in a varsity intercollegiate sports event (including practice sessions), Club sports or intramural sports and for participation in Dartmouth College sponsored or provided activities (e.g. Dartmouth Outing Club outdoor activities) are not covered by some policies.

If you have any questions or concerns regarding the Dartmouth College mandatory health insurance requirement, Dartmouth Student Group Health Plan coverage, or the Insurance Waiver Petition, you may contact us by e-mail at Dartmouth.Student.Health.Plan@Dartmouth.EDU, or by phone at 603-646-9438 and 603-646-9439 or you may compare your insurance plan by taking the test that compares DSGHP to yours located on our web site.

Sincerely,

Ginger Farewell-Lawrence, Supervisor
Dartmouth Student Group Health Plan
Dick's House Patient Accounts

2009 - 2010 DSGHP WAIVER INSTRUCTIONS

- 1) Verify that the student name, Dartmouth College identification number and class at the top of the waiver are correct.
 - a. If any of the information is incorrect, draw a single line through the incorrect information and write in the correct above or below it.
- 2) Fill in the insurance company name, claim address, complete member identification number (be sure to include any letters, dots or dashes that may be part of it), group number, subscriber name, and inquiry phone number. This information is located on your insurance identification card.
 - a. If unsure of what information is needed you may submit a copy of your insurance identification card along with the completed waiver petition.
- 3) Bring, or forward, the waiver petition to your Employer Benefits Office or Insurance Company and have them answer yes or no to the six coverage conditions, sign, fill in their job title, the agency they work for and the date they signed.
 - a. We will accept a letter from your Employer Benefits Office or Insurance Company providing the policy information is included, the six conditions are specified and the letter is signed.
 - b. Any missing information will either cause a delay in the processing of your waiver or for the waiver to be denied.
 - c. A copy of your insurance card or plan document does not meet the waiver requirement.
 - d. We highly recommend that you make a copy of the waiver for your records before mailing it to us.
- 4) Submit the completed waiver petition to the Dartmouth Student Group Health Plan Office by August 1 for those starting Fall 2009, or the first day of the term for those starting Winter, Spring or Summer terms.
 - a. Mailing Address: 7 Rope Ferry Road, HB# 6143, Hanover, NH 03755
 - b. Office Drop Off: Rooms 112 and 112A of Dick's House (first floor, just past the Pharmacy)
 - c. E-mail: Dartmouth.Student.Health.Plan@Dartmouth.EDU
 - d. Fax: 603-646-9450
- 5) The Dartmouth Student Group Health Plan Office will notify you in writing by domestic US mail when your waiver has been received and reviewed. Please allow two weeks from our receipt date for our response to reach you.
- 6) If you believe you have received this waiver petition in error contact the DSGHP Office immediately by calling or sending an e-mail to the numbers or addresses above.



IMPORTANT DATES FOR TERMINATING DSGHP COVERAGE

August 1 If your waiver is received and approved by this date, the DSGHP fee will not be charged to your August tuition bill. Waiver petitions received after this date will be applied to a December 31, 2009 mid year cancellation. This includes submitting written appeals for waivers that have been denied.

September 1 DSGHP effective date of coverage for the 2009 - 2010 DSGHP plan year.

December 15 Waiver information must be received and approved for the first DSGHP mid-year cancellation. DSGHP policy will terminate December 31, 2009. A partial DSGHP credit will be given.

March 15 Waiver information must be received and approved for the second DSGHP mid-year cancellation. DSGHP policy will terminate March 31, 2010. A partial DSGHP credit will be given.

***** No waiver requests will be considered after March 15, 2010 for the 2009 - 2010 plan year.*****

Dartmouth Student Group Health Plan (DSGHP) Frequently Asked Questions by Students and Parents

<http://www.dartmouth.edu/~health/depts/insurance/index.html>

Where is the Dartmouth Student Group Health Plan (DSGHP) Office located, and what are your hours?

The on campus DSGHP Office is located on the first floor of the College Health Service, past the Pharmacy on the right. We are open from 8 am to 12 pm and 1 pm to 4:15 pm Monday – Friday and can assist with enrollment, termination and answer general questions. Questions regarding a specific claim should be directed to the DSGHP Claims Administrator, Klais & Co. Inc., by phone at 800-331-1096, by e-mail to KlaisClaims@Klais.com, or mailed to 1867 West Market St., Akron, OH 44313.

Do I need to submit a new DSGHP Waiver Petition each year?

Yes, students who want to avoid being enrolled into the Dartmouth Student Group Health Plan must submit a new completed waiver petition each year they are classified as an “active” Dartmouth student in the College Information System, Banner.

Note: The classification of “active” is made by your Registrar and does not necessarily mean that you are taking classes.

If I waive DSGHP coverage am I still eligible to receive services at the College Health Service?

Yes, all students who are classified as active in the College Information System, Banner, are eligible to receive services at the College Health Service. Services include, but are not limited to, Counseling & Human Development, Health Resources and education, immunizations, Inpatient admissions, most lab tests, nursing advice, Nutrition counseling, peer education & advising, an on-site pharmacy, Primary Care & Preventive Medicine, sexual health programs, and on-site x-rays. For a complete listing of services available please visit the website located at www.dartmouth.edu/~health.

Eligibility is terminated by withdrawal, separation or graduation. The College Health Service is primarily funded by tuition and many, but not all, services are provided without cost to the student.

Can I still be seen at the College Health Service if I am on a leave term or if I am a part time student?

Yes, but you will be billed a minimal office visit fee and you will be billed for any lab or x-ray fees incurred during your visit. However, students who are on a leave term or not enrolled in classes, but classified as an “active” Dartmouth student in the student information system, Banner, may enroll into the Health Service Eligibility Program for a non-refundable fee of \$200.00 per term. Students enrolled in this program are subject to the same fee for service schedules as full time registered students.



Can I enroll my spouse and children into the DSGHP? Do I need to submit a completed dependent application each year?

Yes, you need to submit a completed DSGHP Dependent Application to the DSGHP Office by September 1 of each plan year that you would like your dependents covered. However, we strongly recommend that you submit a completed dependent application by August 1 to insure that coverage will be activated and ready to use on September 1. Dependent applications are available in the DSGHP Office and on our website.

Can my spouse, domestic partner or children receive services at the College Health Service (also referred to as Dick Hall's House)?

Spouses and same sex domestic partners who are enrolled in the DSGHP are eligible to receive services at the College Health Service. Spouses and Domestic Partners who are not enrolled in the DSGHP Family Plan may purchase the Spouse and Domestic Partner Primary Care Program for a non-refundable fee providing they have insurance coverage that meets Dartmouth's insurance requirement.

Children are not eligible for services at the College Health Service.



When does DSGHP coverage start?

The DSGHP plan year begins on September 1 and continues through August 31 of the next year for most students. For first time incoming Dartmouth students the effective date will be August 1 due to many incoming students being required to be on campus prior to September 1. For students starting Winter, Spring or Summer terms the effective date of coverage will be the first day of the term.



Does the DSGHP include dental and vision coverage?

No, the DSGHP is strictly a major medical plan, it does not include dental or vision coverage.

If my other coverage terminates mid year can I enroll into the DSGHP?

Eligible students who involuntarily lose employer sponsored group coverage may enroll in the DSGHP. Enrollment must occur within 31 days of termination. For complete DSGHP coverage details please visit our web page.

Does the DSGHP include overseas coverage?

Yes, the plan covers services students receive overseas. However, all overseas claims are considered out of network and will be processed at the out of network level.

As an added benefit the College provides a comprehensive program that provides emergency medical assistance with International SOS (ISOS). Services range from telephone advice, medical referrals, legal aid, to full-scale evacuation by private air ambulance. The ISOS network of 5,000 employees, including multilingual critical care and aero-medical specialists, operates 24 hours a day, 365 days a year from over 26 ISOS Alarm Call-In Centers around the world.

Can I be enrolled in the DSGHP and another health plan at the same time?

Yes you may, the coordination of benefits would apply. The DSGHP would be secondary coverage, and your outside insurance would be your primary coverage. All claims must first be submitted and processed by the primary coverage, any amount not paid by the primary may be submitted to the secondary coverage.

Note: If your other plan terminates before your DSGHP plan does please remember to notify the DSGHP Office so that future claims are not denied pending coordination of benefits information.

My insurance company requires proof that I am a full time student in order to continue my coverage. Can the DSGHP Office verify my student status for my insurance company?

No, the DSGHP can not verify your student status, you will need to contact your Registrar's Office for this. If the DSGHP Office receives a student status verification form we will forward it to the Registrar's Office, however, this may cause a delay in the processing of your waiver petition so early submission is highly recommended.

I plan to enroll in the DSGHP and will be graduating this year, when will my DSGHP coverage terminate? When will my eligibility for the Health Service terminate?

Your DSGHP coverage will terminate at the end of the plan year which is August 31. Your eligibility for the College Health Service terminates on Registration day of the term after you complete your degree requirements. For an example: if you graduate in Spring your eligibility terminates on Registration day of Summer term.

Does the College offer a health plan for alumni?

If you were enrolled into the DSGHP upon graduation you may extend that coverage under the Extension of Eligibility (EOE) plan for up to six months after graduation. If you were not enrolled into the DSGHP upon graduation you are not eligible for the EOE plan.

Have A Great Year!

