



THE OHIO STATE
UNIVERSITY

The Ohio State University Visiting Scholar Insurance Frequently Asked Questions

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

Questions about what is covered, how to access benefits and enrollment concerns?

Global@gallagherstudent.com

Questions about a specific claim or claims payment?

Global@gallagherstudent.com

Enrollment/Eligibility

Who is eligible?

- Non-U.S. citizens engaging in international scholarly activities while in the United States at The Ohio State University.
- Eligible Spouses and Dependent Children, under age 18, of Visiting Scholars.

How do I enroll?

- Visit www.gallagherstudent.com/osu-scholar
- Click on Scholar Enroll on the left side of the page.

How do I enroll my eligible dependents?

- Visit www.gallagherstudent.com/osu-scholar
- Click on Scholar Enroll on the left side of the page.
- You must add your dependents for the same coverage start and end dates as your scholar dates.

What are the available methods of payment?

- **Credit/ Debit Card**: Master Card, Visa and Discover are accepted.
- **E-Check**:

How do I get my ID card?

After you enroll in the scholar insurance, please allow 2 business days for processing. Then you will be able to access your ID card by following the instructions below.

- Login to your account
- Click on the Authorize account Link on the left toolbar
- Enter your ID # and date of birth
- Click on the Authorize account button
- Click on the My Account link on the left toolbar
- Click on the Download ID card link

Insurance Plan Benefits

How much does the plan cost?

- There are 4 different plans to choose from:
 - Basic: \$55 per month
 - Bronze: \$65 per month
 - Gold: \$120 per month
 - Platinum: \$220 per month

What is covered under the International Visiting Scholars Accident and Sickness Insurance Plan?

- The plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, inpatient and outpatient mental health services, physician office visits, ambulance services, emergency care and prescription drugs.
- Please refer to the plan brochure and benefit flyer for a more detailed description of benefits, exclusions, and limitations.

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

- “Deductible” means the amount of money the scholar must pay for each Accident or Sickness before the insurance company pays. For example, when the scholar uses a medical service, the doctor must submit a bill to the insurance company. The insurance company pays the bill after the deductible has been paid by the scholar for that Accident or that Sickness.
- Please note the Basic, Bronze, and Gold plans have deductibles. The Platinum plan does not have a deductible.

How are prescription drugs covered?

- Prescription drugs that are prescribed by a doctor are covered at 100% on a reimbursement basis. Scholars must pay out of pocket at the pharmacy for prescriptions and submit for reimbursement.

Can I go to any physician or hospital?

Yes, you can go to any licensed physician or hospital for treatment. If you need to see a doctor please go to [Home \(firsthealth.com\)](http://Home.firsthealth.com) to search for a preferred provider. Click on the locate a provider on the right side, select the First health Network, select the type of provider and search by Zip code.

Claims Processing

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

- Visit www.gallagherstudent.com/osu-scholar
- Click on the Claims Company link on the left side of the page.

Am I covered for Emergency Medical Evacuation and Repatriation services while in the United States?

Yes, Emergency Medical Evacuation and Repatriation of Remains benefits are covered on all of the plans.

Whom do I contact if I require Emergency Medical Evacuation or Repatriation?

Arrangements **MUST** be scheduled and approved by Gallagher Global Assistance. The phone number for Gallagher Global Assistance is 1-312-935-9242