

Gallagher Koster

Insurance Solutions for Educational Institutions



Arthur J. Gallagher Risk Management Services, Inc.



Comprehensive, cost effective insurance solutions for your institution

Student Medical

Short-Term Medical

Study Abroad/International Medical

Student Accident

Sports Accident

Student Property

AD&D Benefits

Emergency Travel Assistance

Tuition Reimbursement



Gallagher Koster, a leading broker of customized student medical, sports accident, and special risk insurance programs, offers educational institutions unparalleled personal service and account management combined with the strength of one of the nation's largest insurance brokerage firms.

Setting benchmarks in account management and cost containment, we analyze your current insurance program against industry trends, peer institutions, and market conditions. With that information, we develop a comprehensive, cost-effective, customized insurance program tailored to your institution and its students.

As demographics change on college campuses, student needs evolve. Gallagher Koster has the flexibility to adapt your insurance program. We form strategic alliances with various insurance companies and claims administrators that allow for creativity and versatility to advance and improve student medical, sports accident, and special risk insurance solutions.

Our flexible, customized approach to these programs ensure we will develop the most beneficial and cost-effective program for each client. Through a broad choice of

- A.M. Best's 'A' rated carriers;
- Claims administrators with decades of experience servicing the education community and;
- Robust provider networks;

We are able to analyze your current program, seamlessly integrate the most effective partners, and continuously improve upon your program in future years.



Gallagher Koster devotes a specialized team to manage each institution's program. Each team is built on a foundation of experience— implementing and managing diverse client programs, incorporating advocacy and responsiveness to client needs, and evaluating market trends. We proactively problem-solve to ensure service continuity for you and your students. Our dedicated team of client and customer service representatives that are HIPAA certified and thoroughly trained to properly and efficiently meet your needs.

Intuitive Web services for easy account management



Unparalleled personal service



Gallagher Koster has developed accessible Web services to assist both students and administrators in managing their insurance program.

Through our Web site at www.gallagherkoster.com, students and parents submit waivers and enrollment forms; view plan benefits and frequently asked questions; find a provider and pharmacy; e-mail their dedicated customer service representatives; print an ID card; access account information; and connect to an online claims lookup function.

Client administrators can perform functions such as verifying a student's eligibility; view and update waiver or petition information; access specific student coverage and contact information; print a student ID card; generate and view informative reports; and submit referrals.

Comprehensive student health care at a reasonable cost



Gallagher Koster offers a variety of comprehensive and flexible stand-alone products to enhance your institution's student health plan.

Confidential advice

The NurseLine program provides 24-hour, toll-free, personal and confidential health care information and assistance line. Fully compliant with HIPAA requirements and staffed by experienced registered nurses, the Nurseline Program enhances student access to affordable, high quality health and wellness information.

Dental Savings Plan

Gallagher Koster has created a dental savings plan that allows students to obtain convenient, affordable dental care without driving up the cost of your health plan. Working with a customized network of dentists across the country, students can save up to 50% of their dental charges.

Vision Care

Our vision plan offers students discounts on prescription eyeglasses, contact lenses, and non-prescription sunglasses at over 20,000 independent providers and retail stores nationwide.

Enhance your plan

Wellness Support

Gallagher Koster understands that health education is all about helping students develop healthy habits for a lifetime. To support the overall health education and wellness initiatives of our clients, we've created a Web site tailored to the needs of students that provide diet, nutrition, fitness, relaxation, and general wellness resources from registered dietitians and certified fitness instructors.

Personal Property

Gallagher Koster's Student Personal Property Protector PLUS ® offers affordable insurance coverage of books, clothes, and electronics damaged through fire, theft, natural disasters, accidental damage, or vandalism. This low deductible plan offers worldwide protection for a full twelve-month policy period.



Comprehensive solutions to evolving risks



As more students are studying abroad, tailoring insurance to these students' needs becomes increasingly important. Gallagher Koster's has a unique understanding of this need and offers full-time, study-abroad students specialized insurance plans. We also offer non-U.S. citizens traveling to the U.S. an International Medical Plan. The plans provide coverage for a variety of medical services as well as 24-hour access to a worldwide assistance program.

Insurance solutions for traveling students



Sports Accident Insurance

Gallagher Koster provides basic and catastrophic sports insurance to students participating in intercollegiate, club, or intramural sports.

Each plan is customized to include a specific deductible satisfied by coordinating with other primary medical coverage as well as pre-existing condition and HMO/PPO coverage. To ensure optimum coordination of the sports policy with other insurance plans, we provide service training to your athletic department. A sports accident policy provides comprehensive coverage for all students participating in sports activities. It allows your institution access to medical expense coverage when coordinating and supervising medical claims through the athletic team's physician.



Special Risk Insurance

When holding non-standard activities on campus or privately owned facilities, it is important for your institution to have the confidence that adequate, comprehensive coverage is in place. Many coaches and student activity representatives are required to obtain both accident and liability medical coverage in order to utilize these facilities. However, obtaining this coverage can be difficult. Gallagher Koster offers an attractively priced option that offers both accident and liability medical coverage. Insurance can be provided for a single day, week, and/or an annual basis.

Meeting the coverage needs of education



Gallagher Higher Education Practice Group is a leading provider of risk management and insurance services for institutions of higher learning in the U.S. The education niche has long been a core competency of Arthur J. Gallagher Risk Management Services, Inc., and today, more than 60 dedicated Higher Education professionals serve over 400 public and private colleges and universities throughout the nation.

Gallagher Koster (a division of Gallagher Higher Education Practice Group) specializes in comprehensive, cost-effective insurance solutions for hundreds of thousands of students at colleges, universities and secondary schools nationwide. Gallagher Koster provides services that range from complete administrative management of your college's health insurance program to providing single product management and conducting a needs-assessment analysis.

Gallagher Koster values the contributions current students will make in the future. Our scholarship programs—the Health Careers Scholarship Program, American College Health Foundation's Innovative Practices in College Health Fund, and other client-specific scholarship opportunities—have been developed to assist students in their pursuit of health care careers.





**Gallagher Koster can customize an
insurance solution for your institution.**

**Call 800.457.5599 or visit
www.gallagherkoster.com
to learn more today.**



Arthur J. Gallagher Risk Management Services, Inc.

500 Victory Road, Quincy, MA 02171 V: (617) 770-9889 or (800) 457-5599 F: (617) 479-0860