

## Health Insurance Information

You are required to have primary health insurance in the United States that is valid overseas to protect against the costs of hospitalization and medical care in the event of sickness or an accident while abroad. The following includes a list of things to consider with regards to your current health insurance coverage.

- Selecting and paying for adequate primary health insurance coverage is your responsibility. You should read your insurance policy to determine what is and is not covered. Pre-existing conditions, sports injuries, and dental care, for example, may not be covered by basic medical insurance. It is your responsibility to determine whether your policy meets your particular needs.
- Before deciding to use your health insurance policy, you should contact the provider to determine whether the policy will cover you **overseas** for the **duration of your stay**.
- You may want to consider the **Dickinson Student Health Insurance policy, which covers students while overseas\***. While it satisfies the minimum requirement for primary health and accident insurance while overseas, you are advised to examine the policy to see if the coverage meets your particular needs. You can find more information about this insurance at: [www.firststudent.com](http://www.firststudent.com). For information on how to opt into this insurance, please contact the Office of Student Accounts at 717-245-1953.
- On the **Student Agreement form**, which you signed when you applied, you provided the **insurance company name and policy number** for your medical coverage. **If that information should change, please notify the Center for Global Study and Engagement immediately.** Up-to-date, accurate insurance information is needed in case of emergency and is also mandatory if your program requires a letter issued by the Center for Global Study and Engagement in support of your student visa.
- Make note of your insurance company contact information and policy number in your own essential records, which you take with you overseas. Also leave the information with someone at home.
- If you have **special health needs**, discuss them with the Resident Director and/or the Center for Global Study and Engagement before departure. Thinking ahead about how you will cope with special health needs is essential. Do not assume that the same services or medications you use at home will be available in the host country.
- As a rule, an insurance card will not be accepted for payment of medical expenses overseas. Be prepared to **pay cash for treatment and keep receipts** to present to your insurance company for reimbursement. Before going overseas, contact your insurance company to know exactly what you will need to

send them in order to be reimbursed. Verify if the documents provided by doctors and pharmacies from another country will have to be translated into English.

- In some countries with socialized medicine, country-specific student health insurance coverage is required and is included in the program fee. While this usually covers most routine care, it is NOT a substitute for the required primary health and accident insurance purchased in the U.S.
- Canceling your policy while abroad puts you at serious health and financial risk, in the case that you become ill or need medical attention while abroad and have no health insurance coverage.

To evaluate personal sickness and accident insurance coverage, we offer the following questions:

- Does the plan include hospitalization for accidents and illnesses while abroad?
- What is the maximum amount of coverage provided?
- Are there deductibles? If so, what are they?
- Will the plan include emergency room expenses?
- What is explicitly not covered?
- Does the plan cover visits to the doctor or medication prescribed while abroad?
- What is the procedure for filing a claim, and how long does it take to be reimbursed?
- When does the plan begin and end?
- Does the plan have continuous coverage before, during, and after you go abroad?
- Is there a publication explaining the coverage in detail?
- Is there coverage for medical evacuation or for repatriation of remains?