Georgetown University Education Abroad
Accident & Sickness Insurance Plan Offered by ACE American
Insurance Company

All students participating in study abroad or other overseas opportunities
arranged by Georgetown University are required to obtain the ACE American
Insurance Company Accident and Sickness Insurance Plan. The cost of the
insurance will be billed to the each student's account.

A description of coverage is available at
http://studenthealth.georgetown.edu/insurance/studyabroad/benefits-services/.

Please read the Frequently Asked Insurance Questions below for important
information, including the possibility of waiving the insurance.

FREQUENTLY ASKED INSURANCE QUESTIONS

Q1: If I am already enrolled in the Georgetown University Premier Plan,
do I need the ACE Education Abroad Accident and Sickness Insurance Plan?

A1: You can only waive out of the ACE Education Abroad Accident and
Sickness Insurance Plan if you have the Premier Plan, provided by United
Healthcare. The Premier Plan is the health insurance policy offered by
Georgetown University to Georgetown students and includes
reimbursement at 70% of covered services when abroad. Students who
have previously waived out of the Premier Plan can NOT waive out of the
Education Abroad Accident and Sickness Insurance Plan. The Law
Center encourages you to take the ACE Education Abroad plan
because it offers more benefits. Information about the worldwide
coverage offered through the Premier Plan is available at
http://studenthealth.georgetown.edu/insurance/requirements/full-
time/benefit-highlights/.

The "worldwide" provisions can be found on page 3, of the 2016-17 plan
brochure. Global Emergency Services information can be found on page
36. The benefits would fall under Schedule 3 on page 12. The coverage
maximum is unlimited. The waiver form is available at
http://studenthealth.georgetown.edu/insurance/forms/.

Q2: How is the ACE Plan different from the one in which I am currently
enrolled?

A2: Most covered medical benefits are paid at 100%.

Q3: If I think I want to waive out of the ACE Education Abroad Accident
and Sickness Insurance Plan because I have the Georgetown University Premier Plan, but am not clear on the differences, whom should I contact with questions?

A3: Please contact the Student Health Insurance Office (located on Main Campus) at (202) 687-4883.

Q4: Do I need to maintain my domestic health insurance during the period that I am abroad?

A4: YES! The University requires you to maintain your domestic health insurance at all times.

Q5: Does the ACE Plan provide coverage in all countries?

A5: Participants are covered under this policy in any country other than those of legal residence, citizenship or the United States.

Q6: What is the cost and period of coverage for the ACE Plan?

A6: The charge for the 2017-2018 Study Abroad Plan was $60 for any part of the following trimesters:

- 2017: May, June, July, August
- 2017: September, October, November, December
- 2018: January, February, March, April

If your Georgetown Law Center sponsored time abroad falls within two trimesters, regardless of the number of days abroad, you will pay twice the fee for one trimester. Likewise, if your time abroad falls within three trimesters, you will pay three times fee for one trimester. If you remain abroad beyond the trimester(s) for which you paid, your coverage will cease and you are responsible for purchasing another insurance policy independently, such as from CISI Insurance.

Q7: Are there any deductibles that I will have to pay with the ACE Plan?

A7: There are no deductibles.

Q8: Whom should I contact if I have additional questions regarding the benefits associated with the ACE plan?

A8: CISI, Cultural Insurance Services International
1 High Ridge Park
Stamford, CT 06905
Phone: 1-203-399-5130 or 1-800-303-8120
Q9: Will the ACE plan pay medical providers directly or do I need to pay first and then be reimbursed?

A9: There is no easy answer. Most medical providers will require payment at time of treatment. You will therefore need to pay out of pocket and then submit the appropriate forms [claim form, medical receipts and bill] for reimbursement. Payment for relatively large claims, Emergency Medical Evacuation for example, will be arranged directly through CISI’s Team Assist Plan (TAP), which must be contacted and be involved in making all arrangements. In addition, payment guarantees may be arranged via TAP in special circumstances where eligibility of the claim is clear, but again, TAP must be involved in making all arrangements. In any situation, you should first ask if direct bill to the insurance provider is possible. For more information, please visit the Claims section of the website at http://www.culturalinsurance.com/.