

Study Abroad Health Insurance Plan Sponsored by Georgetown University

All students participating in study abroad or other overseas educational opportunities arranged by Georgetown University (GU) are required to obtain the GU Study Abroad Health Insurance Plan (Study Abroad 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 GU Premier Plan, do I need the Study Abroad Plan?

A1: You can waive the Study Abroad Plan if you are insured under the Premier Plan, which is the comprehensive health insurance policy offered by GU to most full-time students. However, if you waive the Premier Plan, you can NOT waive the Study Abroad Plan. In addition, ***we encourage you to take the Study Abroad Plan***, even if you are insured under the Premier Plan, because it offers 100% reimbursement for most unexpected illnesses or injuries while abroad, without applying a deductible.

Although, the Premier Plan includes medical and mental health benefits without a Plan maximum and includes global emergency services, the overseas reimbursement is only 70%, after applying a deductible. Premier Plan details are available at <https://studenthealthinsurance.georgetown.edu/benefit-highlights/>, and the Study Abroad Plan waiver form is available at <https://studenthealthinsurance.georgetown.edu/studyabroad/coordinationplan/>.

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

A2: Most covered medical benefits are paid at 100%, without a deductible.

Q3: If I want to waive out of the Study Abroad 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 Study Abroad 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 Study Abroad Plan?

A6: The charge for the Study Abroad Plan is currently \$60 (subject to change in future years) for any part of the following trimesters:

- May, June, July, August
- September, October, November, December
- 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 Study Abroad Plan?

A7: There are no deductibles.

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

A8: CISI, Cultural Insurance Services International
1 High Ridge Park
Stamford, CT 06905
Phone: 1-203-399-5130 or 1-800-303-8120
<http://www.culturalinsurance.com/>

Q9: Will the Study Abroad 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 billing to the insurance provider is possible. For more information, review the Study Abroad Plan Brochure and Claim Form at <https://studenthealthinsurance.georgetown.edu/studyabroad/plan/>.