

STUDY ABROAD HEALTH INSURANCE IS MANDATORY

The State of North Carolina has arranged affordable health insurance for participants in study abroad programs in UNC-system universities through HTH Worldwide Insurance Services. UNCA requires that all students studying abroad have this insurance, which includes Medical Evacuation and Repatriation of Remains (ME&RR) coverage. *However, if a host country or institution requires that you purchase their insurance, our requirement is waived. (Germany, Australia, and ISEP are examples.)*

With HTH, you will be covered in any country you visit, outside the U.S. We suggest that if you are covered under a policy now, keep it. It may be difficult to get reinstated on that insurance after you return, or if you return to the U.S. soil during your study abroad.

Cost and Coverage:

- ◆ \$1.00 per day during semesters (also between fall/spring semesters if covered for both semesters)
- ◆ \$4 per month ME&RR only (already included in above full coverage)

Terms:

- ◆ Basic medical benefit - \$100,000 maximum benefit limit for one sickness or injury
- ◆ 100% of reasonable expense for that country with no deductible, includes pre-existing conditions
- ◆ Accidental Death & Dismemberment – maximum benefit \$10,000
- ◆ Medical Evacuation (considered medically necessary) to nearest hospital which can treat your illness – expenses up to \$75,000
- ◆ Repatriation of Remains – in the event of death abroad, this brings you home, cost up to \$25,000
- ◆ Bedside Visit – Maximum benefit \$1,500 for one economy R/T airfare & hotel accommodations at place of confinement
- ◆ Physician Office Visits, Inpatient Hospital Services, Outpatient – 100% of reasonable expenses
- ◆ Outpatient prescription drugs – 80% of actual costs

For other limits – read the brochure. Some of these expenses require prior approval.

There are some exclusions. Here are some, but not all – again, read the brochure:

- ◆ Preventive medicines, routine exams where there is no indication of sickness
- ◆ Services and supplies not considered medically necessary to sickness or injury, including eye exams, etc.
- ◆ Elective eye or teeth treatment or surgery, or for eye glasses, except when medically necessary in the treatment of an injury
- ◆ Expenses incurred in excess of reasonable expenses
- ◆ Voluntarily using any drug, narcotic or controlled substance
- ◆ Participating in an illegal occupation or committing or attempting to commit a felony
- ◆ Sports-related accidents resulting from participation in professional, interscholastic, intercollegiate, intramural or club sports (this exclusion, except for professional sports, is being questioned by the State – may or may not change after clarification has been received)

How do you get it:

- ◆ Fill out the “Blanket Student Accident and Sickness Insurance” form and turn in to the Study Abroad/Study Away office – OneStop Student Services
- ◆ Your information will be put on the HTH roster and sent to HTH for processing
- ◆ HTH will process the information and invoice UNCA for the premium

- ◆ The Study Abroad office will calculate the number of days you need coverage, figure the premium cost and invoice you.
- ◆ You will pay the invoice by check to UNCA
- ◆ UNCA pays the premium from the money collected from you
- ◆ After HTH enters your information into the computer and assigns a certificate number, the Study Abroad office will print out your card and let you know that it is ready for pick-up.
- ◆ Make a copy of the card and keep in your wallet, keeping the letter with your other records.

HTH has a wonderful website (hthstudents.com); please take advantage of it. After you have been issued a certificate number, you may log in and check out doctors in the area where you will be studying, read of travel and health warnings. You may want to establish contact with a local doctor when you arrive. It is unlikely that health services are provided at your host institution. HTH has doctors in 220 countries, however, many are located in the largest cities. They are listed on the site by their specialty. Example: look up Breda, Netherlands and under General Practice you will find six listings for doctors within 25 miles of Breda, however, 4 are in Rotterdam, none right in Breda. In London there are dozens.

Costs Overseas:

Note that this insurance covers expenses at what is considered *reasonable for the country* in which you have incurred the expense. For example, if you were in Ecuador and had to have an appendectomy, this insurance would pay what is considered reasonable for that country (considerably less than what it would cost in the US). If you use the HTH-approved health service provider and show your card, you will not have to pay out of pocket. If you do not, you may have to pay the expense and file for reimbursement. A credit card will usually take care of this. **Keep all receipts or paperwork you receive.** Claim forms can be downloaded from the website. Keep copies of your completed form and receipts before you mail the originals. The address is on the form. I suggest you provide your permanent home address for them to send the check as you may have already left your host country by the time payment is made.

MEDEX is a 24-hour worldwide medical and travel assistance. If you have a medical emergency in a location you have not previously checked out through hthstudents.com, MEDEX may be able to provide some assistance in finding a doctor or medical facility for you. It includes referrals to doctors or hospitals, coordination of payment with the provider, confirmation of payment guarantees, assistance with lost or stolen prescriptions or travel documents... (read MEDEX information on attached sheet).

Contact me as soon as possible. Health insurance coverage is required by UNCA and, in almost all cases, your host country. If you apply for a visa, you will probably have to show proof of health insurance coverage along with your passport and other documents, so **DO NOT WAIT** until the last minute. If you are not sure of exact dates, we can add a few “cushion” days to your possible travel dates.

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