

Questions related to Calvin's Travel Insurance for Students International interims and semester programs

- *Why does Calvin purchase additional travel insurance for students participating in international interims and semester programs?*
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WHY DOES CALVIN PURCHASE ADDITIONAL TRAVEL INSURANCE FOR STUDENTS PARTICIPATING IN INTERNATIONAL INTERIMS AND SEMESTER PROGRAMS?

Calvin's Off-Campus Programs Office takes its responsibility seriously to do its utmost to provide a secure environment in which our students can live and learn. Although no one can guarantee the safety of participants or eliminate all risks from a study abroad experience, our goal is to minimize risks as well as transfer some risk through the use of insurance. Thus Calvin purchases additional insurance for all full-time Calvin students studying in an international interim or semester program. This insurance provides for medical or security evacuation as well as provides additional medical insurance to students in the case of an accident or illness.

DOES CALVIN STILL REQUIRE STUDENTS TO HAVE THEIR OWN HEALTH INSURANCE PRIOR TO TRAVELING OFF-CAMPUS (ON INTERNATIONAL INTERIMS AND SEMESTER PROGRAMS)?

Yes, all students attending Calvin are required to have health insurance. For students studying abroad, Calvin asks that students verify that their health insurance will help with medical claims from outside the United States.

WHAT COMPANY INSURES STUDENTS?

Underwriter: ACE American Insurance Company
Philadelphia, PA

Agency: Buiten & Associates LLC

IS THE INSURANCE PRIMARY OR SUPPLEMENTAL INSURANCE?

The travel insurance provided by Calvin is a primary insurance, which means any expense after the \$500 deductible can be submitted for reimbursement. Thus the policy can be used in conjunction with the student's existing health insurance to assure all expenses can be paid after the deductible.

WHAT DOES THE TRAVEL INSURANCE COVER?

The complete policy can be found on the off-campus programs website:

A summary of Calvin's policy includes the following benefits while you are studying abroad:

- Maximum benefit per incident (accident or sickness): \$100,000
- Dental coverage (in case of accident): \$100/tooth up to \$500
- Mental health coverage (outpatient) Up to \$300
- Medical evacuation (to nearest qualified hospital) 100% of the cost
- Security evacuation (to nearest safe haven) \$50,000 per student
Aggregate limit \$500,000
- Lost Luggage Benefit \$250 per student
- Trip interruption (fly back in case of funerals for family) \$1,500 per student
- Accidental Death and Dismemberment Benefit \$25,000
- Repatriation of remains 100% of the cost

WHAT DOES THE TRAVEL INSURANCE NOT COVER?

This policy is not trip cancellation insurance and as a result if you decide not to participate in the off-campus interim or semester it will not pay for the cost incurred on your behalf. If at any point, you have to drop out of the off-campus interim or semester program, please let the Off-Campus Programs Office know as soon as possible. If you do drop out of the program, recognize that we will be billing you for any of these costs that we are not able to recoup.

WHAT IS THE STUDENT DEDUCTIBLE FOR THE POLICY?

\$500 per covered accident or sickness

WHO PAYS FOR THIS ADDITIONAL TRAVEL INSURANCE?

The cost of the insurance is included in the overall student cost fee for the interim or semester. No additional fees will be collected from students.

WHILE OVERSEAS, HOW DOES THE INSURANCE WORK?

Prior to leaving on your off-campus interim or semester please download the insurance card from:

The important piece can be cut from the bottom of the PDF and placed in your wallet for future reference.

If you get sick or have an accident requiring medical care please follow the procedures listed below

- Call Europ assistance immediately to seek **PRE-APPROVAL** for any treatment you might need.
 - Reference plan code: 01Ah585

- Reference policy # GLM-N04158337
- At any time (24/7), call collect from anywhere outside the United States 1-202-659-7803
- At any time (24/7), call toll free from anywhere inside the US or Canada 1-800-243-6124
- Call when:
 - You require a referral to a hospital or doctor
 - You are hospitalized
 - You need to be evacuated or repatriated
 - You need to guarantee payment for medical expenses
 - NOTE: If the medical facility you are in demands payment prior to treatment work with the Calvin instructor/director to pay for the services and say the receipts. In the case where Calvin needs to pay for services we will do so and then bill your miscellaneous fund while also working with you to seek reimbursement from this policy as well as your own health insurance policy.
 - Your safety is threatened by the sudden occurrence of a political or military event.
- When you call Europ Assistance, please be prepared with the following information:
 - Name of caller, phone number, fax number, relationship to covered person;
 - Covered person's name, age, sex, and policy number (# - 1AH585);
 - A description of the covered person's condition;
 - Name, location, and telephone number of the hospital;
 - Name and telephone number for the treating doctor; where and when the doctor can be reached;
 - Health insurance information, worker's compensation, or automobile insurance information if the Covered Person had an accident.

REMEMBER TO ALWAYS KEEP A COPY OF ALL MEDICAL BILLS AND OTHER EXPENSES RELATED TO THE ILLNESS OR ACCIDENT (E.G. PRESCRIPTIONS, DOCTOR'S FEES, CLINIC OR HOSPITAL FEES).

I WANT TO TRAVEL PRIOR TO OR AFTER THE PROGRAM, WHEN DOES THE INSURANCE BEGIN AND END?

Calvin has purchased additional coverage to cover all students from the time they leave home for the trip until they return (up to 180 days total from the start of the trip). This additional coverage also includes any personal deviations (e.g. personal travel) undertaken during the course of your time away.

HOW CAN STUDENTS SUBMIT CLAIMS FOR REIMBURSEMENT?

- Students must give ACE or Buiten & Associates LLC notice of claim within 90 day after any loss covered by the policy. If notice can not be given within this time, it must be given as soon as reasonably possible. This notice should identify the Covered Person and

the Policy Number. Once written notice of claim has been received, claim forms will be sent within 15 days.

- Forms must be completed and submitted with all receipts for reimbursements. Any benefits due will be paid when ACE has received written (or authorized electronic) proof of loss.
- Contact the Off-Campus Programs Office for assistance in notifying ACE and/or Buiten as well as assistance with completing necessary paperwork.