

Duquesne University students are required to have adequate international health insurance coverage that includes medical evacuation and repatriation BEFORE leaving for study abroad. There are a number of ways in which your coverage can be accomplished. This overview is an effort to assist you as you consider the various possibilities.

There are two (2) essential elements of good insurance coverage:

1. Your personal medical insurance – your choice (usually the coverage you already carry as long as you know that it will be useful overseas).
2. Supplemental coverage - required by Duquesne University and mostly done on your behalf:
 - UnitedHealthcare GlobalEmergency Assistance –A very helpful assistance and medical evacuation/repatriation service – NOT health insurance (see attached details on this important service). Done on your behalf and billed at \$95.

We strongly recommend that you review your current coverage and be well informed about what your coverage includes. Your own family or individual insurance policy may provide adequate coverage. However, many policies have severe restrictions that may preclude or limit adequate coverage while abroad, so it is always important to confirm coverage abroad with your provider. Based on your assessment of your own family coverage, you may decide to purchase a supplemental policy designed for overseas study. **Do NOT cancel any existing insurance coverage you may have.** Since many of these supplemental policies limit eligibility to students, you should verify that your existing coverage will continue should any follow-up treatment be needed upon return from overseas study.

Keep two (2) basic components in mind:

- 1) Coverage Overseas in all countries you plan to visit
- 2) Uninterrupted service at home



Please refer to the questions below for assistance in evaluating policy coverage.

1. What type of coverage does my policy/this international health insurance plan provide?
2. Does it provide for medical evacuation and repatriation? [UnitedHealthcare Global, required for all students, provides this coverage.]
3. How much does this policy cost?
4. What are the eligibility requirements for this policy?
5. Are pre-existing conditions covered? If so, is there a waiting period?
6. If I become ill or am injured while overseas, how will the policy apply?
 - o Do I pay for services rendered and receive reimbursement afterwards?
 - o If I am unable to pay in advance for services rendered, will this policy provide assistance?
 - o Does this policy require a deductible?
7. When does the coverage for this policy begin and when does it end?
8. Does this policy provide coverage specifically in Italy?
9. Does this policy provide coverage at specified American hospitals (e.g. the American Hospital in Rome, or a private hospital)?
10. Will this policy provide coverage for trips to the U.S. if, during the semester, I had to come back and then return to Italy? Does this policy provide for the travel expenses of a family member to come and assist you? [see UnitedHealthcare Global]
11. Will the policy provide coverage outside my host country during my study abroad program?
12. Whom do I ask if I have questions about the coverage while abroad?
13. In addition to accident and sickness coverage, what other services does your policy provide? (e.g., 24-hour operator assistance, information on English speaking doctors and/or translators, travel insurance, etc.) [see UnitedHealthcare Global]

LIST OF SUPPLEMENTAL INSURANCE PROVIDERS

The following supplemental insurance providers are options for your consideration. While Duquesne University does NOT endorse any specific insurance plan, those listed below are provided for your information and reference. Your decision to purchase coverage from any provider should be made after careful examination of policy coverage. Please call the policy provider directly for any specific plan questions you may have.

Champion Insurance Advantage, Ltd. Tel: 800-643-4675 or www.champion-ins.com

EuropAssistance USA www.europassistance-usa.com/

Gateway Insurance Tel: 800/331-3047 or www.gatewayplans.com

HTH Worldwide Tel.: 888/243-2358 or www.HTHstudents.com

International Scholastic Overseas Service (SOS) Tel: 800/767-1403 or www.internationalsos.com

STA Travel Insurance (w/Medical Coverage) Tel: 800/495-5498 or 800/781-4040
www.statravel.com [This is the same organization that issues the ISIC card.]

United Healthcare Global: <http://www.unitedhealthcareglobal.com/global-insurance/student-travel-insurance> or 800-732-5309