

UNH Study Abroad Insurance Requirement & Information

REQUIREMENT

All students must provide a photocopy of an International Student Identity Card (ISIC) before they can be registered at UNH for study abroad. The ISIC Basic Plan provides the minimum required amount of international emergency coverage.

In addition to health insurance, UNH requires that all study abroad students have this type of supplemental international insurance because most standard U.S. health insurance policies provide no or inadequate coverage for international medical evacuations and/or repatriation of remains.

The ISIC is available at the UNH ID Office, 101 Holloway Commons, Monday-Friday, 9:00am-4:00pm. Applications and detailed information are available on the ISIC web site (<http://www.myisic.com>) or at the ID office. The following items will be necessary to obtain an ISIC: a passport-sized photo (can be obtained at Media services), UNH ID and one other form of identification, \$22.00 (cash or check only).

General Information

The ISIC Basic Plan provides very minimal health insurance coverage and is meant to supplement an existing primary health insurance plan with international emergency coverage. Thus it is essential for students and parents to know the details of their primary and supplemental insurance plans to learn how this coverage will be applied while the student is studying abroad and what are the procedures in the event of a claim. Below are some guidelines, terms, and definitions to help with this process.

If a student's existing health insurance coverage is inadequate abroad, ISIC offers premium insurance plans with reasonable coverage for sickness and injury abroad at reasonable rates. Additional details and enrollment information may be found on the ISIC website: <http://www.myisic.com>.

Guidelines

- **What Insurance Covers:** Know exactly what is and is not covered by your insurance plan. For example, high-risk sports injuries, dental care, and optical care are sometimes not covered by basic medical insurance. Also, if certain pre-existing conditions are excluded, check on the exact definition of "pre-existing."
- **Insurance Provided By Program Sponsor:** Some programs include insurance as part of their program fee and have pre-planned insurance arrangements for their participants. Purchasing their insurance may make it easier for the program staff to assist you while abroad. However, you should still look closely at the limitations in its coverage. If the program does not offer insurance, and/or you think the program insurance is not sufficient, you should consider purchasing additional travel/study abroad insurance.
- **Other Aspects to Consider:** Other aspects to consider include the financial limits of coverage, whether your insurance applies during independent travel or vacation, what countries it includes, whether evacuation and repatriation is included, the policy's start and end dates, and whether you will have to pay first for treatment and be reimbursed later by your insurance company.

Types of Insurance

- **Major Medical:** This type of insurance assures that all or part of your medical expenses for illness and injury will be paid. As costs vary from country to country, it is important to have sufficient coverage for any healthcare needs you may have while abroad.
- **Emergency Evacuation:** This type of insurance provides support for transportation from the scene of an accident to the closest appropriate medical care facility. This could be by ambulance, helicopter, air rescue, or other form of special transportation. The insurance provider, in conjunction with an emergency assistance company should work with a local doctor in deciding where the appropriate medical care can be provided. It may not cover your return to the United States if the company does not believe it is necessary.
- **Legal Assistance/Liability Insurance:** If you encounter legal difficulties abroad, you may need the assistance of a local attorney. If you are found responsible for damages, liability insurance may cover

those costs. The U.S. Department of State may assist you in finding an attorney, but they can neither pay attorney costs nor damages.

- **Lost Baggage/Property Insurance:** Insurance can be purchased to cover lost baggage and lost or theft of your baggage abroad.
- **Motor Vehicle Coverage:** Whether you rent a car, motorcycle, moped or accompany someone in a personal vehicle, you should insure that you, the vehicle, and any passengers will be covered in case of accident or injury. You may need to pay for damage to someone else's vehicle or the injury of others if you are found responsible in the case of an accident.
- **Kidnapping and Terrorism Insurance:** Insurance is available to provide for response to kidnapping or terrorism.
- **Repatriation of Remains:** In the event of your death, this type of insurance will provide means for the return of your remains to the United States.
- **Accidental Death and Dismemberment/Life Insurance:** In the case of loss of limbs or death, this coverage provides funding to compensate you or your beneficiary. Students with a spouse or dependents may want to consider purchasing a comprehensive life insurance policy.

Insurance Policy Components

- **Pre-Existing Conditions:** Some insurance will specifically limit coverage for medical conditions existing prior to the beginning of coverage.
- **High Risk Activities:** Some insurance will specifically exclude coverage for high risk activities like contact sports, skiing, mountain climbing, etc.
- **Continuing Coverage in the United States:** Many international insurance plans do not cover continued care in the U.S., or if they do, the amount of coverage is limited. You may want to continue your Major Medical coverage in the U.S. while abroad in case you need to come home for medical care.
- **Special Areas:** Some insurance will limit coverage for accidents involving alcohol and drug related activities.
- **Advance Payment vs. Reimbursement:** It is important to know whether your insurance company will pay when services are provided. Many travel insurance policies require you to obtain approval before treatment, then pay in advance and then submit a claim for later reimbursement of medical expenses.
- **24-hour Emergency Assistance/Help Line:** This type of service can be limited to a simple phone response system, or provide you with comprehensive emergency assistance for evacuation, legal aid, translation services, and other support around the world.
- **Family Emergencies:** Some policies may offer coverage for family emergencies, illness or death. The costs of emergency bereavement flights back home may be covered, as well as a refund in the event you cannot complete your program.
- **Airline/Program Bankruptcy:** Find out if your policy covers the possibility of airline or program bankruptcy, and if you are entitled to a refund if such an event occurs.