

STATEMENT OF STUDENT INSURANCE COVERAGE FOR STUDY ABROAD
Lebanon Valley College
Study Abroad Office

Lebanon Valley College students are required to have international health insurance coverage prior to departure for the study abroad semester. Your own family or individual insurance policy may provide adequate medical coverage. However, many policies have severe restrictions that may preclude or limit adequate coverage while overseas. We strongly recommend that you review your current health insurance coverage. Please refer to Section A on the back of this form for some important questions to ask in evaluating policy coverage.

Study abroad participants may also be required by their study abroad program to carry host country national insurance or additional worldwide travel medical insurance. Additional costs to the student for host country/worldwide travel medical insurance vary by program.

Additionally, LVC provides foreign travel medical and assistance coverage to our students at no additional cost. This travel accident and sickness insurance coverage is provided by EIIA, and is designed to *complement* any parental health insurance or host country health insurance coverage your child will have during the abroad semester. The foreign travel coverage is composed of two parts: Travel Accident and Assistance Insurance and Emergency Travel Assistance Services. Please refer to Section B on the back of this form for a description of EIIA coverage and benefits.

Name: _____

Study Abroad Program & Semester: _____

HEALTH INSURANCE PROVIDER

I verify that I will have adequate parental health insurance coverage while I am abroad and I understand the procedure for the payment of claims while I am abroad.

Provider: _____ Policy #: _____

Signature of Student _____ Date: _____

Signature of Primary Policy Holder _____ Date: _____

SECTION A: Evaluating Your Health Insurance Policy

Although we are not endorsing a specific plan, LVC requires that all students studying abroad have medical coverage. Prior to your departure abroad, we recommend that you check with your personal insurance agent to review your health insurance policy. Be sure to ask the following important questions:

- Does the insurance cover students engaged in international education while outside the United States or home country? Any limitations as to time spent abroad?
- How will payment be made to the overseas health care provider? In what currency?
- What is the maximum sickness and injury benefit?
- Are pre-existing conditions covered? If so, is there a waiting period?
- Does the policy cover emergency medical transportation or evacuation? If so, will it pay evacuation to the home country or only to the nearest medical facility? What is the maximum payable?
- Does the policy provide for extension of benefits if you are receiving medical care at the time the policy expires?
- Does the policy cover repatriation of remains? If so, what is the maximum payable?

Frequently, U.S. health insurance policies will not provide a benefit for medical evacuation or repatriation of remains while abroad. *Please note that this coverage is provided through the LVC- EIIA foreign medical coverage below.*

SECTION B: Summary of EIIA Insurance Benefits Offered by LVC

The first coverage is for Travel Accident and Assistance Insurance. The limits of liability for students:

Accidental Death and Dismemberment: \$200,000 each insured person or five times the insured person's salary whichever is lower (\$2,000,000 aggregate any one accident)

Accident and Sickness Medical Expenses: \$100,000 each insured person/maximum each injury or sickness with a \$250 deductible

Emergency Evacuation: \$100,000 each insured person (\$100,000 maximum each injury or sickness)

Emergency Family Travel: \$100,000 maximum each emergency evacuation

Repatriation of Remains: \$100,000 each insured person (\$100,000 maximum any one sickness)

In addition to the accident and sickness coverage, this policy provides Emergency Travel Assistance Services. These services include direction, via an international phone line, to appropriate medical facilities, assistance with lost tickets and documents, etc. Prior to departure, students will receive a brochure which outlines each of these services.

The Study Abroad Office hopes you have a safe and healthy overseas semester. Take the precautions now to make this one of the great experiences of your life!

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