Health Insurance Information

Willamette University Sponsored Study Abroad Programs

Return this form to the Office of International Education (OIE), Willamette University, Matthews Hall

Name __________________________ WU ID# __________________________

Program ________________________ Program Term/Year __________________________

Throughout this document, "abroad" also refers to domestic programs.

REQUIRED HEALTH COVERAGE: As a WU student, you remain responsible for having health insurance, even while abroad or on any off-campus study program. WU health insurance waiver policies still apply. ADDITIONALLY, as a participant in an off-campus program you are required to have health insurance that covers you in the country/site of your program, for the duration of your program. Please check with all insurance carriers with whom you have coverage to confirm that you will be covered in the country of your program and countries you may visit. For information about how the Willamette Student Health plan works for study abroad, see the BACK of this form.

WE RECOMMEND: RETAIN your current health insurance while you are abroad. Even if it does not cover you abroad, you may need it in case treatment is necessary upon return to the United States or if you have pre-existing conditions. If you need other or more health insurance, you should purchase a "study abroad health insurance" plan that includes illness and accident coverage on all levels: physical and mental conditions; outpatient non-emergency; inpatient care; and local emergency care/transportation.

REQUIRED MEDICAL EVACUATION and REPATRIATION COVERAGE: Willamette University students, who have health insurance as required by WU, are automatically covered for these services under a university policy. This does not replace the health insurance requirement. A policy brochure for this coverage is available on the OIE insurance website (see Accepted to Study Abroad). You are encouraged to consider whether you wish to purchase additional coverage separately. The Willamette University Student Health plan also includes this coverage.

CHECK ONE in this section (you must check one) and LIST all insurance information on the BACK of this sheet:

___ My health insurance provides coverage for me while abroad, at the places I will be. I am aware of all of its relevant policies. My policy covers illness and accident coverage on all levels; physical and mental conditions; outpatient non-emergency; inpatient; and local emergency care/transportation. For information about how the Willamette Student Health plan works for study abroad, see the BACK of this form.

___ My personal medical insurance DOES NOT cover me while abroad. I will EITHER:
  • enroll in the WU Student Health Plan (see back for information on how study abroad works with the plan).
  • or find other insurance that provides me with coverage for physical and mental conditions; inpatient and outpatient care; emergency care, and local emergency transportation at the places I will be. I will notify the OIE of insurance details.

CHECK ALL THAT APPLY in this section (check as many as apply or none as appropriate) and LIST ALL insurance information on the BACK of this sheet:

___ I will be covered by Willamette’s Student Health insurance while I am abroad.
  This plan DOES cover you while you are abroad. See the back of this sheet for information about the WU Student Health plan waiver and enrollment process. THIS FORM DOES NOT enroll you in or waive you out of the Willamette Student Health Plan.

___ My study abroad program provider requires me to purchase a specific medical insurance for the program.
  (If unsure, check the Cost Matrix on the OIE website; ISEP programs are one example of this.) I understand that this insurance will only cover me during my program dates and may be considered secondary to any health insurance that I already have. I understand travel outside of the program parameters may not be covered and take responsibility for acquiring my own coverage. I understand it is in my best interest to retain any existing insurance I have, in addition to this insurance.

___ Health insurance is automatically included in my study abroad program. (If unsure, check the Cost Matrix on the OIE website.) I understand that this insurance will only cover me during my program dates and may be considered secondary to any health insurance that I already have. Travel outside of the program parameters may not be covered and I take responsibility for acquiring my own coverage. I understand it is in my best interest to retain any existing insurance I have, in addition to this insurance.

My signature indicates that I understand my obligation to have appropriate health insurance while abroad and I will make sure I meet the requirements. I will notify OIE of any changes (removed from a plan or adding a plan).

Signature of Student __________________________ Date __________________________

CONTINUED ON BACK…
List all insurance plans you will use while on your program.

**MY HEALTH INSURANCE POLICIES ARE...**

- **Covered by Willamette Student Health?** Write “WU Student Plan” on the Name of Insurance Company line.
  
  Write your WU student ID # for the Policy/Certificate ID#.

- **ISEP student?** Write “ISEP” on the Name of Insurance Company line. Write your name in the Policy Holder line. Leave the Policy/Certificate ID# blank.

- **Required to PURCHASE a SPECIFIC plan or insurance already included in your program?** Write the program name only on the insurance company line. Leave the Policy/Certificate ID# and Policy Holder items blank.

- **Have personal, group, employer insurance through a family member?** Include all insurance information requested.

**Insurance #1:** Name of Insurance Company: ____________________________

Policy / Certificate #/ID: ____________________________ Name of Policy Holder: ____________________________

Does this plan cover me while I am on my program? YES NO

**Insurance #2:** Name of Insurance Company: ____________________________

Policy / Certificate #/ID: ____________________________ Name of Policy Holder: ____________________________

Does this plan cover me while I am on my program? YES NO

**BE PREPARED:** Although hard to think about, if you need medical help while abroad, anything you do to prepare before you need help will make your experience less difficult and may be the difference between getting reimbursed and NOT getting reimbursed.

- Prior to leaving the U.S., be sure you understand all of the coverage and how to use your health insurance.
- Bring your insurance card(s), policy information, and a claim form with you, even if you are on Willamette’s health insurance. Although you will probably have to pay up front, your insurance MIGHT have situations where it can pay for services abroad at a particular hospital/clinic. Your card tells you how to contact your insurance or any travel assistance services your insurance provides to help you navigate access to healthcare abroad.
- Almost ALL plans require that you pay for services up front when you are not in the U.S. This includes WU's Student Health plan. This means you need access to money - anywhere from less than a $100 to several thousands of dollars (or more) to make sure you can pay for healthcare, even if your insurance will reimburse you later.

**TRAVEL INSURANCE:** You and your belongings are NOT covered by Willamette University for loss associated with travel (such as travel cancel/change plans, loss of luggage, theft/damage/loss of personal belongings, etc.). Students may wish to consider purchasing “travel” insurance on their own to cover these kinds of situations. The Willamette Student Health Plan (Aetna) DOES NOT include this kind of travel insurance. More info, OIE website- willamette.edu/dept/oie/abroad/accepted

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**WILLAMETTE STUDENT HEALTH INSURANCE (Aetna Student Health) 2015-2016**

How does the WU plan work with off-campus study?

***Does it meet the WU health insurance requirements for study abroad?*** YES. The Willamette Student Health insurance (Aetna Student Health) does meet the requirement for coverage abroad on a Willamette Study Abroad Program.

***How does it work while I am abroad?*** You will contact the Aetna On-Call Assistance service provided for help finding providers and advice on what to do in the country you are in. For healthcare, you will have to pay for ALL charges yourself while abroad and then file a claim with Aetna to be reimbursed.

***Why would I want to the WU plan if I already have other insurance?*** You may elect to purchase the Willamette Student Health insurance for coverage while abroad because some private insurance carriers won’t cover international travel. Check with your private insurance carrier to see what coverage you have while abroad.

***Do I have to take the Willamette Student Health insurance?*** Yes, HOWEVER you have one chance to ask for a waiver, just like when you are on campus. All students must make a decision during the Fall Semester waiver period, to either keep the Willamette Student Health Insurance for the entire academic 15/16 year (Fall and Spring) or waive out of the Willamette Student Health Insurance for the entire 15/16 academic year. Plan policy and waiver process information can be found here: [http://www.willamette.edu/dept/health/insurance/waive.html](http://www.willamette.edu/dept/health/insurance/waive.html). This will be updated in mid-summer for the upcoming academic year.

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**Fall Semester Study Abroad Students:**

Students who will study abroad Fall Semester and elect to keep the Willamette Student Health Insurance Policy, will be enrolled in the Willamette Student Health Insurance for the entire 15/16 academic year (Fall and Spring), you won’t be eligible to waive the insurance for the Spring Semester.

**Spring Semester Study Abroad Students:**

Students who will study abroad Spring Semester and want the Willamette Student Health Insurance while abroad, will not submit a waiver in the Fall. You will be enrolled in the Willamette Student Health Insurance for the entire 15/16 academic year.

**Summer Program Students:**

If you have been enrolled in the WU Student Health Insurance for 2015-2016, you will remain enrolled until 7/31/2015. You cannot enroll in or waive out of the WU student health insurance just for the summer period.