



Overseas Programs and Partnerships
 Center for International Education
 University of Wisconsin – Milwaukee
 P.O. Box 413/ Pearse Hall 166
 Milwaukee, WI 53201

STATEMENT OF HEALTH INSURANCE COVERAGE

The University of Wisconsin-Milwaukee requires all students enrolled in study abroad/exchange programs to have comprehensive health and accident insurance protection in case of illness or injury. You must complete this form in order to participate in our overseas program. Please check with your current health insurance provider to ensure that you are covered overseas. If you are insured by an Health Maintenance Organization (HMO), specify the duration of your time abroad to see if they will cover you. Minimum coverage amounts and frequently asked questions are listed on the back.

STUDENT'S NAME: _____

PROGRAM: _____ **DURATION:** _____

STUDENT

I certify that my health insurance policy meets or exceeds the minimum coverage amounts listed on the back of this document to cover me for the duration of my stay outside the United States.

Insurance Company: _____

Policy Number: _____ Expiration Date: _____

I release the University of Wisconsin-Milwaukee from all responsibility and liability for any claims that may occur while I am abroad.

SIGNED: _____ **DATE:** _____

PARENT OR GUARDIAN (if student is dependent or covered by the parent's/guardian's insurance)

I certify that my health insurance policy meets or exceeds the minimum coverage amounts listed on the back of this document to cover the student named above while s/he is outside the United States.

Insurance Company: _____

Policy Number: _____ Expiration Date: _____

I release the University of Wisconsin-Milwaukee from all responsibility and liability for any claims that may occur while the student is abroad.

SIGNED: _____ DATE: _____

RELATIONSHIP TO STUDENT: _____

INSURANCE COVERAGE AMOUNTS

To participate in a UW-Milwaukee Study Abroad program, you must have adequate insurance that will cover your expenses for health care while abroad. **Minimum health insurance coverage for your study abroad program must include:**

- An “aggregate cap” equal to or greater than \$50,000 for each accident/illness incurred outside the United States
- A deductible of no more than \$250
- Emergency medical evacuation of at least \$25,000
- Repatriation coverage of at least \$25,000
- 24 hour assistance

FREQUENTLY ASKED QUESTIONS ABOUT HEALTH INSURANCE

I am covered by my parents’ health insurance policy. Do I have to buy another policy?

If your current policy will cover you for medical expenses that you incur abroad, and if it meets the requirements for emergency evacuation and repatriation of remains, you do not need to buy another policy.

What does the term “aggregate cap” mean?

This term refers to the total amount of coverage your insurance company will provide per illness or injury.

My parents’ policy does not include evacuation insurance. Where can I buy evacuation insurance?

The CIEE International Student Identity Card, (ISIC) which is required for UWM programs, offers adequate emergency medical evacuation insurance. It can be purchased for \$22 in the Office of International Scholar and Student Services, Garland Hall 138. Call 229-6094 to schedule an appointment. Bring your passport or driver’s license, your UWM student ID, and a passport sized photo (color or black and white) to the appointment. Students on UWM study abroad programs will have the Identity Card fee paid, but must still go to Garland 138 to apply for the card.

The CIEE International Student Identity Card also includes insurance. Can’t I just buy this card to meet the insurance requirement?

No. As you will note, the ISIC insurance does not meet the aggregate cap requirement of \$50,00 or more per illness or injury. The card does meet the requirement for evacuation and repatriation insurance.

If I need medical care while abroad, how do I file a claim with my insurance company?

Check directly with your insurance carrier for instructions. You may need to carry some claim forms with you to complete after you receive medical attention abroad. Usually, you have to pay for your medical treatment while abroad and then apply to your company for reimbursement.

Do I have to take a copy of my insurance policy with me?

You do not need to take the policy with you, but you must take an insurance ID card or other evidence that you are covered. Be sure to carry contact phone numbers so you know who to call if you have questions about

your coverage.

I have to buy my own insurance for my study abroad program. What companies provide health insurance for study abroad?

In the past students have sought coverage from the following companies. Read their brochures carefully and decide which policy is best for you. *Please note that the University of Wisconsin-Milwaukee does not endorse any of these carriers.*

Hinchcliff International
11 Ascot Place
Ithaca, NY 14850
(607) 257-0100

Seabury and Smith
International Student Dept.
1255 23rd Street, N.W.
Washington, D.C. 20037-6819
1-800-331-3047

Scholastic Overseas Services (SOS)
Philadelphia Neshaminy Interplex
Trevose, PA 19053-6956
1-800-523-8930