

International Travel Medical Insurance Coverage Guide

Who is required to purchase insurance?

All participants in university-sponsored international travel meeting the eligibility criteria below are required to purchase insurance through the Office of Risk Management.

Who is eligible/covered?

US citizens, US permanent residents and international students in the US temporarily pursuing educational activities approved by BGSU outside the United States (defined as the 50 states and the District of Columbia) or outside the individual's home country.

How do I enroll?

Participants in education abroad programs will enroll through the Office of International Programs and Partnerships. Participants in other BGSU international travel will enroll by completing the Travel Registry available on the Risk Management and International Programs & Partnerships webpages.

Is this primary coverage? Yes **Is there a deductible?** No

What is covered?

The plan covers emergency accident and sickness medical expenses, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, labs and x-rays, inpatient and outpatient mental health, physician office visits and prescription drugs, not to exceed a Maximum Benefit of \$500,000 policy year maximum. See the Explanation of Benefits (EOB) on the Risk Management website for details. Preventative care, annual physicals, women's wellness, and immunizations are NOT covered. Routine care for illness if medically necessary IS covered.

Are prescriptions covered?

Prescription drugs necessary to the covered emergency accident or sickness event are covered at 100% of the actual charge.

Are pre-existing conditions excluded?

No, there is no exclusion. However, this policy is designed to cover the emergency treatment of a sickness or accidental injury that first manifests itself or occurs during the covered trip.

What type of confirmation of coverage will I receive?

Participants will receive a letter confirming coverage, as well as an International SOS membership card. The card will include the 24-hour International SOS Alarm Center phone number.

If I receive a bill for services I received, what should I do?

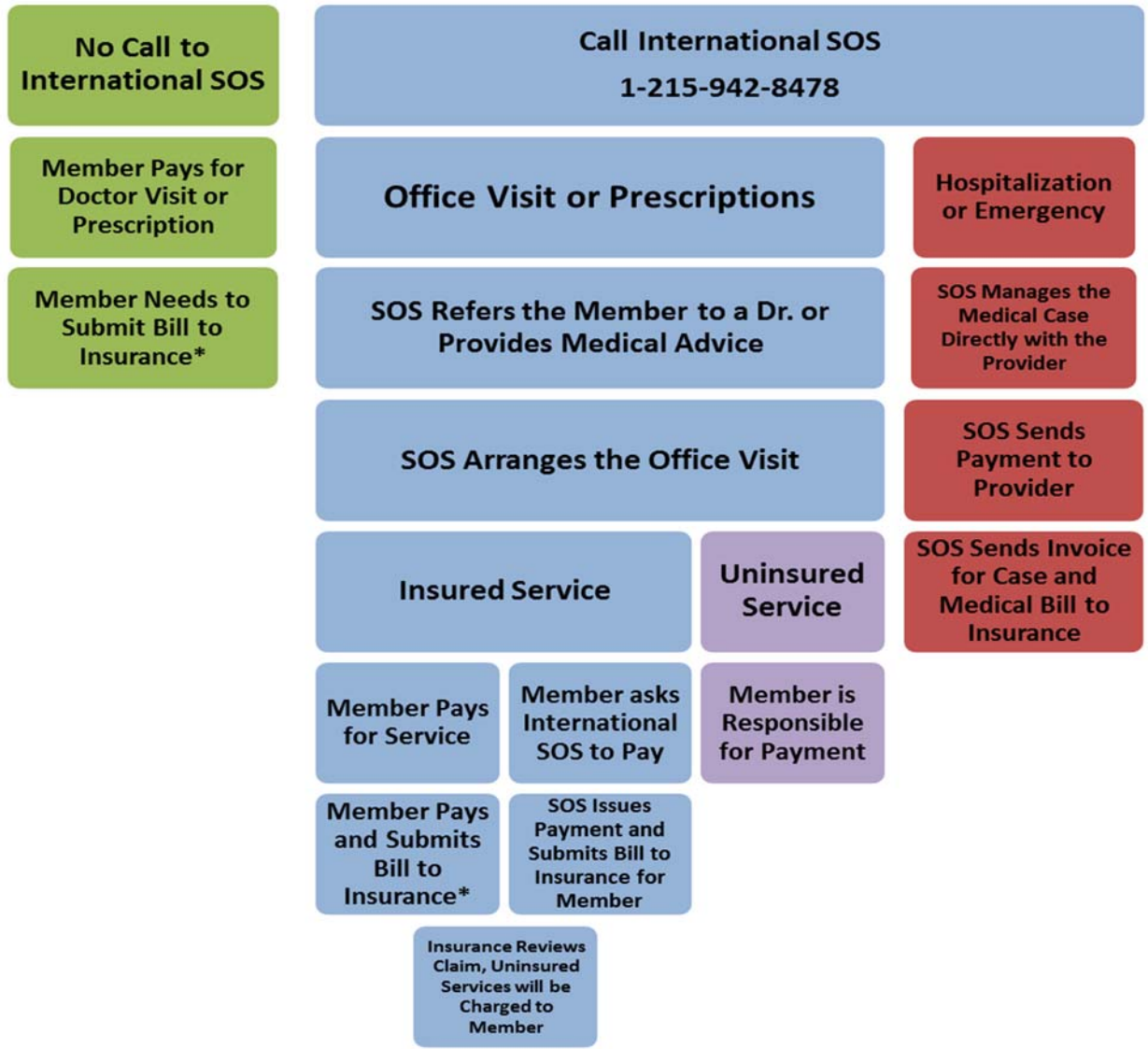
See the Risk Management website for a claim form.

Where can I find the International Travel Registry?

[International Travel Registry](#)

How do I receive treatment or assistance?

In cases of routine care where medical facilities are readily available, travelers are encouraged to seek care on their own, pay minimal medical costs up-front and submit a claim for reimbursement. In cases where medical care is unknown or inadequate, or traveler safety is at risk, contact ISOS to coordinate care. ISOS is available for phone consultation at no cost to the traveler or the program.



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