

## **Insurance**

You are required to have travel and medical insurance while travelling abroad on university activities. Not all travel and medical insurance plans are equal, however, so you are responsible for assessing your own international health coverage needs and plans that are available to ensure you have sufficient coverage while away.

Some things to remember:

- Familiarize yourself with your plan before you leave
- Review travel and medical insurance policies carefully before choosing a plan to ensure that the plan will cover all of your needs while abroad
- Be sure to bring all proper documentation (e.g. insurance cards) with you when travelling abroad
- Make sure you know the correct number to call if you need to contact your insurance provider from abroad

### **Medical Insurance**

There are three types of health insurance: basic, extended, and emergency.

#### **Types of Medical Insurance** *(Slide Presentation)*

<http://prezi.com/uxysxnicybym/insurance-types/>

*Basic* (required): The British Columbia Medical Service Plan (MSP) or another provincial plan covers basic insurance. You must be covered by MSP or a provincial equivalent to be eligible for an extended plan.

*Extended* (required for international travel): This insurance typically covers medical issues during international travel. It is only valid if you have basic provincial coverage and covers dental, vision, and prescription drugs. Students that are enrolled in the AMS/GSS Health and Dental Plan are covered for extended insurance.

*Emergency* (recommended for international travel): Emergency insurance covers medical emergencies such as medical evacuations and emergency surgeries. If you are only covered by MSP or another basic provincial plan, you must purchase additional medical insurance from a private company.

Some insurance providers for Extended and Emergency insurance:

- AMS/GSS Health & Dental Plan (may be covered as a UBC Vancouver student)
- UBCSUO Extended Health & Dental Plan (may be covered as a UBC Okanagan student)
- David Cummings Insurance Services

If you are travelling to a country or region with a Global Affairs (formerly known as DFATD) advisory level of “AVOID NON-ESSENTIAL TRAVEL” or “AVOID ALL TRAVEL” you **will not** be covered by MSP or the AMS/GSS Health & Dental Plan. You will need to purchase special insurance. Consider contacting David Cummings Insurance Services at <http://www.david-cummings.com/ubccampus/>.

### **Proof of Insurance**

If you are covered only by the Medical Services Plan (MSP) or another basic provincial plan, you must purchase additional insurance. Basic and Extended insurance are required for international travel, while Emergency insurance is recommended. You will be asked to provide proof of insurance on the Student Safety Abroad Registry.

### **AMS/GSS & UBCSUO Plans**

#### **UBC Student Insurance**

The AMS/GSS Health & Dental Plan (UBC Vancouver) and the UBCSUO Health & Dental Plan (UBC Okanagan) provided by Pacific Blue Cross, cover both extended and emergency insurance for students participating in international travel. For instructions on how to find your insurance group and policy number, please visit the [AMS Health and Dental Plan](http://www.ams.ubc.ca/services/health-dental-plan/) <http://www.ams.ubc.ca/services/health-dental-plan/> page (Vancouver) or the [UBCSUO homepage](http://www.ubcsuo.ca) <http://www.ubcsuo.ca> (Okanagan). Please note that the AMS/GSS and UBCSUO Plans **do not** cover students returning to their home country, and is **automatically void for regions with “AVOID NON-ESSENTIAL TRAVEL” or “AVOID ALL TRAVEL” advisories.**

VANCOUVER: Below is a summary of the plan. To get updated details on this plan, visit [www.ihaveaplan.ca](http://www.ihaveaplan.ca).

#### **AMS/GSS Health & Dental Insurance Plan (Slide Presentation)**

<<http://share.snacktools.com/FA55BD86AED/fzu3gmju>>

*Summary of the AMS/GSS Health and Dental Plan: Last updated 1/31/2013*

What is covered:

- Up to a maximum of \$5,000,000 per person per incident
- Hospital, physician, and other services for emergency treatment of an injury or illness while traveling outside of the province you reside in
- Reasonable and customary charges in excess of the provincial health-care allowance. The reasonable and customary clause ensures that you are evacuated to the nearest medical center

that can treat the specific emergency. When deemed necessary, emergency medical evacuation to Canada is eligible as well.

- Up to \$150 per calendar year for mandatory vaccinations (required by many academic programs, internships, and volunteer programs)
- Emergency evacuation (context-specific).
- Repatriation. (reimbursed at 100%, up to an overall maximum of \$5,000 per person per lifetime)

Pacific BlueCross strongly recommends that you **contact the emergency travel insurance contact number before incurring medical expenses**. This way they can arrange for direct payment of eligible expenses when applicable. The plan is designed to eliminate out-of-pocket expenses as much as possible (see "Travel Health Passport" at <http://www.ihaveaplan.ca>).

Students travelling for university activities

- You are covered for up to 120 days per trip (four months), for an unlimited number of trips taken during the coverage period.
- If you are leaving on a recognized academic exchange or are participating in an internship as part of your studies, you can benefit from travel health coverage for the duration of the exchange or internship.
- As long as you are travelling for academic purposes that are recognized by the university, you are eligible to extend your travel insurance to include the duration of your studies, plus 120 days before and 120 days after the official dates. This would include graduate students travelling for research purposes (as long as they can provide documentation from UBC indicating that this is a recognized academic trip).
- The plan includes travel health coverage for the first 120 days of your trip and for 120 days after the end of your exchange or internship.
- To receive coverage, you must remain members of your student society, pay fees to the University, and keep your provincial health-care coverage.

What the AMS/GSS plan will not cover

- Travel health coverage does not apply to international students traveling to their home country under any circumstances. This coverage depends on your residency status in the home country. If you also have a passport and permanent residency in your home country, any expenses incurred while travelling there are not eligible under the student plan.
- You and your dependents are not covered for out-of-province or out-of-country emergency services once you reach age 65
- If you are not participating on an academic exchange or internship, you are not able to extend your travel insurance past the standard 120 days. In this case, Pacific BlueCross suggests that you look into purchasing a separate travel insurance policy for the period of travel which exceeds the 120 days.

- If Travel Canada issues a Travel Advisory, the travel insurance is automatically void. Therefore, if you are travelling to regions which have been rated as "AVOID NON-ESSENTIAL TRAVEL," or "AVOID ALL TRAVEL" you would need to look into purchasing a separate travel policy which meets these specific needs.

Visit [www.ihaveaplan.ca](http://www.ihaveaplan.ca) for more information, or go to [www.pac.bluecross.ca](http://www.pac.bluecross.ca) in order to access your claim information. More details can be found at: <http://www.ams.ubc.ca/services/health-dental-plan/>

OKANAGAN: For more information on eligibility and coverage for the UBC Okanagan Health & Dental Plan, please visit the [UBCSUO Health & Dental](#) webpage.

### **Purchasing Insurance**

#### **Purchasing Insurance**

If you are covered only by MSP or another basic provincial plan, you must purchase additional medical insurance. If you are travelling to your home country, or are travelling to a country with a Global Affairs (formerly known as DFATD) advisory of level "AVOID NON-ESSENTIAL TRAVEL" or "AVOID ALL TRAVEL", you will not be covered by MSP or the AMS/GSS Health & Dental Plan. The following insurance companies offer travel and medical insurance:

- [BCAA](http://www.bcaa.com/travel) <<http://www.bcaa.com/travel>>
- [Global Rescue](https://www.globalrescue.com) <<https://www.globalrescue.com>>
- [David Cummings Insurance](http://www.david-cummings.com) <<http://www.david-cummings.com>>
- [Telfer International](http://www.telferinc.com/en/index.shtml) <<http://www.telferinc.com/en/index.shtml>>
- [Healthcare International](http://www.healthcareinternational.com) <<http://www.healthcareinternational.com>>

#### **List of questions to consider when deciding on a plan: (PDF)**

Have you purchased adequate travel and medical insurance? For international travel, you are required to have basic and extended medical insurance, and emergency insurance is recommended. Below are some things to consider when deciding on a plan to purchase.

*When choosing your travel abroad health insurance plan, ensure that the following is included:*

- Continuous coverage before departure and after return dates
- Coverage that is renewable from abroad for the duration of your stay
- A 24-hour emergency contact number
- Coverage of medical evacuation costs (as costs may exceed \$50,000)
- Hospitalization coverage for illness or accident
- Deductible costs
- Procedures to file claims

- Maximum hospitalization coverage

#### *What is covered?*

- Are vaccinations covered?
- What is the amount you are covered for (per incident)?
- What is the maximum amount of coverage provided?
- Medical and security evacuation, in the case of a natural disaster or political conflict?
- What is the coverage for medical evacuation?
- Are you covered for high-risk activities?
- Does the plan include hospitalization for accidents and illnesses while abroad?
- Do you have pre-existing medical conditions? Are your pre-existing medical conditions covered by your insurance provider?
- In the event of death, what is the coverage for return of remains?
- Does the plan cover visits to the doctor or medication prescribed while abroad?
- Are you required to purchase medical coverage with a national plan (i.e. the equivalent of BC's MSP)?
- Is there a booklet explaining the coverage in detail?

#### *Payment and Expenses*

- Are there deductibles? If so, what are they?
- Are you covered reasonable and customary charges? Are you covered for charges in excess of the provincial health-care allowance?
- Will the plan include emergency room expenses?
- What do you do under the plan if you have to pay cash up front and have no money?
- What are the procedures for filing a claim? How long does it take to get reimbursed after filing?
- Is your plan designed to prevent out-of-pocket expenses?
- What are the recommended steps for payment?
- Should you contact your medical insurance provider before incurring medical expenses?

#### *Period of coverage*

- When does the plan begin and end?
- Does the plan have continuous coverage before, during and after you go abroad?
- Are you travelling as a part of an exchange or internship? Does your health insurance cover you for the duration of your exchange/internship? If not, what is the period of time that you are covered for?
- Is the plan a primary or secondary carrier? If secondary, when does the coverage begin?

#### **Other Insurance**

## **Baggage Insurance**

You may want to consider a simple policy available at banks and travel agencies that will insure your baggage. When you consider cameras, clothing, and other incidentals, your baggage is probably worth no less than \$300 to \$500. Should you choose to have your baggage insured, you should be covered from the time of your departure to the date you return home. A homeowner's policy may already provide this coverage.

## **Quicklinks**

### [AMS/GSS Health & Dental Plan](http://www.ihaveaplan.ca/rte/en/UniversityofBritishColumbiaAMSGSS_Home)

<[http://www.ihaveaplan.ca/rte/en/UniversityofBritishColumbiaAMSGSS\\_Home](http://www.ihaveaplan.ca/rte/en/UniversityofBritishColumbiaAMSGSS_Home)>

More information on the UBC's AMS/GSS Health & Dental Plan by Pacific Blue Cross.

### [Global Affairs: Travelling Abroad](http://www.servicecanada.gc.ca/eng/lifeevents/travel.shtml) <<http://www.servicecanada.gc.ca/eng/lifeevents/travel.shtml>>

Tips for preparing to travel abroad including important information about health insurance.

### [David Cummings Insurance Services](http://www.david-cummings.com/) <<http://www.david-cummings.com/>>

Looking to purchase insurance? Check out DCIS.

## **What do you think?**

Basic health insurance is sufficient for your travel abroad.

- True  
*Try again. Check out the Medical Insurance presentation to learn more.*
- False  
*Correct! You are required to have Basic and Extended health insurance for international travel. Emergency insurance is recommended.*

The AMS/GSS Plan covers both extended and emergency insurance for students participating in international travel.

- True  
*Correct! The AMS/GSS plan covers you for both Extended and Emergency insurance.*
- False  
*Try again. The AMS/GSS plan covers you for both Extended and Emergency insurance. To get more details on the plan, check out the Plan Details tab.*