Questions to ask your insurance provider:

1) Does the insurance cover students engaged in studies while outside their home country?

2) Is prior authorization from a primary care provider required before any services can be rendered?

3) What is the claim process if the doctor or hospital abroad will not bill your insurance company (which is most often the case)? You should request an itemized bill in English, if possible, for reimbursement. Without a receipt, and possibly the bill, you may not be able to collect on the claim.

4) What is the maximum sickness and injury benefit?

5) Are pre-existing conditions covered? How are they determined and by whom? What is excluded?

6) What is the maximum coverage for dismemberment?

7) Does the policy cover emergency medical transportation/evacuation and if so, what is the maximum payable?

8) Does the policy cover repatriation of remains and if so what is the maximum payable?

For information on a variety of supplemental insurance providers, visit the Padnos International Center.