

Study Abroad Insurance Information

International SOS Supplemental Travel Insurance

If a student needs medical or security advice or assistance, contact International SOS. International SOS membership provides medical, security and travel advice, and emergency help, 24/7 worldwide. Using your membership is easy. You can either login to "Members Login" on our website with your membership number (listed below) or call the nearest assistance center.

Contact Information

Scholastic Members: +1.215.942.8478

London Center: +44.20.8762.8008

Singapore Center: +65.6338.7800

www.internationalsos.com

The New School Scholastic Comprehensive Membership, **Policy # 11BSGC000039**

When should you use your membership?

1) Before you leave, prepare yourself:

- Access accurate, updated information at www.internationalsos.com/. View country guides and online medical and security reports, and sign up for email alerts
- Call an assistance center for pre-travel information (i.e. vaccination, required medications and travel security concerns).

2) While abroad, stay healthy, safe and secure. Contact us when you:

- Need health, safety and security advice
- Must speak with an experienced, Western-trained doctor or security specialist
- Need a local doctor or other provider credentialed by our medical staff
- Require supplies of medication or equipment
- Need assistance due to the loss of travel documents or legal advice.

3) In an emergency, call us immediately to:

- Arrange for medical transportation or care
- Coordinate medical fees, when approved
- Monitor your condition and provide advice
- Evacuate you to a center of medical excellence if local care is inadequate
- Provide help if your safety is at risk
- Contact your family.

Health Insurance While Abroad

To ensure the safety and well-being of its students, The New School requires that all students studying abroad be enrolled in a health plan that provides comprehensive coverage to them in the country where they will study. One or more of the following options may be available to a student:

- ⇒ **Worldwide coverage provided by The New School Student Accident and Sickness Insurance Plan**
- ⇒ **Coverage provided by an existing personal health plan (eg, Blue Cross, Cigna, GHI, etc.)**
- ⇒ **Coverage offered or mandated by a study abroad program provider**

It is the student's responsibility to investigate which plan (or combination of plans) will best meet the student's health needs. If a parent or other third party is responsible for making payment of the student's tuition/fees, it is **important** that this information be shared with the parent or other third party to ensure that the student is appropriately insured. Please review the following important information **carefully**.

All degree students are **automatically charged** a Student Health Insurance and a Student Health Services Fee by The New School. Should a student choose to enroll in a health plan through a host institution, or remain enrolled in a personal health plan, the New School Student Health Insurance Plan **must** be waived by the posted waiver deadline. The Online Waiver Form is available via MyNewSchool, or at www.universityhealthplans.com (select the "New School" link). The waiver will remain in effect for the entire academic year in which it was submitted. To view health fees, waiver deadlines, and other frequently asked questions, please visit the New School website at www.newschool.edu/student-health-services/insurance/.

The Student Health Services Fee (\$318 per semester for 2014-2015) is a **mandatory** fee for undergraduate students registered in 6 or more credits, *regardless of the student's location of study*.

The fall semester coverage period for both Plan 1 (Basic Accident Plan) and Plan 2 (Accident and Sickness Plan) is August 20, 2014 through January 14, 2015. The spring semester coverage period is January 15, 2015 through August 19, 2015.

When You Receive Treatment Outside the United States:

Most providers outside the United States will not file a medical claim for you. In that case, you'll need to pay the provider in full for your treatment and then file a claim with Aetna Student Health. When you see a provider outside the United States, your non-preferred (out-of-network) benefits will apply.

What You'll Need to Do...

STEP 1

Obtain an itemized medical bill from the provider in English, if at all possible, before you leave the country you're visiting. The bill should include:

- The full name and address of the provider
- The date that services were provided
- A detailed listing with separate charges for each service provided
- A notation that you paid the bill in full (very important so Aetna will know to send any payment to you, not to the provider)

STEP 2

Send Aetna the itemized bill, along with the following information:

- Student's name
- School name
- Student ID number

You may write this information right on the bill, if there's space, or attach a separate piece of paper, if necessary.

Mail the bill to:

Aetna Student Health
P.O. Box 981106
El Paso, TX 79998

Plan 1: Basic Accident Plan

All students who pay the Student Health Services Fee (\$318 per semester for the 2014-2015 school year) are covered by Plan 1, the Basic Accident Plan. The Basic Accident Plan provides coverage for accidental injury only, up to \$10,000 per incident. Plan 1 does not provide coverage for sickness or routine care. Plan 1 does not cover expenses covered by any other valid and collectible medical, health, or accident insurance to the extent that benefits are payable under the other insurance plan (whether or not a claim is made for such benefits).

Plan 2: Accident and Sickness Plan

For students who remain enrolled in Plan 2, the New School Student Health Insurance Plan does include worldwide coverage. As an active participant in the Aetna Student Health Accident & Sickness program, students have access to emergency assistance services when traveling 100 miles away from campus or outside the country of residence. Students can access On Call International Worldwide Emergency Travel Assistance Services 24 hours a day, 365 days a year during the policy effective period at **866.525.1956** within the U.S., and **603.328.1956** outside the U.S. On Call International provides a wide array of services to assist students in the event of an emergency, including evacuation and repatriation services.

Plan benefits, provisions, exclusions, appeals and grievance procedures, disclosure information and information about Emergency Travel Assistance Services can be viewed online at www.aetnastudenthealth.com (click on "Find Your School" and select "The New School"). Students should review all plans (including personal, if applicable) to carefully to determine which plan or combination of plans will best meet their health needs. The Group Policy Number for The New School is **812804**.

WORLDWIDE TRAVEL ASSISTANCE SERVICES

Please note On-Call International, Accidental Death and Dismemberment, Repatriation and Emergency Travel Assistance, explained below are provided only to students enrolled in Plan 2 (Accident and Sickness Plan).

On Call International

Chickering Claims Administrators (CCA) has contracted with On Call International (On Call) to provide covered persons with access to certain accidental death and dismemberment benefits, worldwide emergency medical, travel and security assistance services and other benefits. Services rendered without On Call International's coordination and approval are not covered. No claims for reimbursement will be accepted. If the Member is able to leave the Member's host country by normal means, On Call International will assist the Member in rebooking flights or other transportation. Expenses for non-emergency transportation are the Member's responsibility.

Accidental Death and Dismemberment (ADD) Benefits

These benefits are underwritten by United States Fire Insurance Company (USFIC) and include the following: Benefits are payable for the Accidental Death and Dismemberment of Covered Persons, up to a maximum of \$10,000.

Medical Evacuation and Repatriation (MER) Benefits

The following benefits are underwritten by United States Fire Insurance Company (USFIC) with medical and travel assistance services provided by On Call. These benefits are designed to assist Covered Persons when traveling more than 100 miles from home, anywhere in the world.

- Unlimited Emergency Medical Evacuation
- Unlimited Medically Supervised Repatriation
- Unlimited Return of Deceased Remains
- Unlimited Family Reunion (airfare only)
- \$2,500 Return of Traveling Companion
- \$2,500 Return of Dependent Children
- \$2,500 Bereavement Reunion - in the event of a Covered Person's death, On Call will fly a family member to identify the remains and accompany the remains back to the deceased's home country
- \$2,500 Emergency Return Home in the event of death or life-threatening illness of a family member
- \$1,000 Return of Personal Belongings

Natural Disaster and Political Evacuation Services (NDPE)

The following benefits are underwritten by United States Fire Insurance Company (USFIC) with medical, travel, and security assistance services provided by On Call.

- If a Covered Person requires emergency evacuation due to governmental or social upheaval, which places him/her in imminent bodily harm (as determined by On Call security personnel in accordance with local and U.S. authorities), On Call will arrange and pay for his/her transportation to the nearest safe location, and then a one-way economy class airline ticket to his/her home country.
- If a Covered Person requires emergency evacuation due to a natural disaster, which makes his/her location uninhabitable, On Call will arrange and pay for his/her evacuation from a safe departure point to the nearest safe haven, and then home.
- If the Covered Person is delayed at the safe haven, On Call shall arrange and pay for reasonable lodging expenses up to \$100 per day for a maximum of three days. (Economy airfare and lodging costs shall not exceed a combined single limit of \$5,000 USD per Covered Person).

Subject to a maximum benefit of \$100,000 per Covered Person per Event.

Worldwide Emergency Travel Assistance (WETA) Services.

On Call provides the following travel assistance services:

- 24/7 Emergency Travel Arrangements
- Translation Assistance
- Emergency Travel Funds Assistance
- Lost Luggage and Travel Documents Assistance
- Assistance with Replacement of Credit Card/Travelers Checks
- Medical/Dental/Pharmacy Referral Service
- Hospital Deposit Arrangements
- Dispatch of Physician
- Emergency Medical Record Assistance
- Legal Consultation and Referral
- Bail Bonds Assistance

Important Contact Information

Student Health Services

Student Health Insurance Office
80 Fifth Avenue, 3rd Floor
New York, NY 10011
212.229.1671, option 3 (9am to 5pm EST)

For questions regarding the Waiver or Enrollment process:

University Health Plans

One Batterymarch Park
Quincy, MA 02169-7454
800.437.6448 (9am to 5pm, EST)
info@universityhealthplans.com
www.universityhealthplans.com

For questions regarding Insurance Benefits, Claims Processing, and ID Cards (including lost ID Cards):

Aetna Student Health

One Charles Park
Cambridge, MA 02142-1254
800.878.1927 (7am to 9pm EST)
800.238.6279 (Aetna Pharmacy Management, 24 hours)
studenthelp@aetna.com
www.aetnastudenthealth.com

For questions regarding Emergency Travel Assistance Services:

On Call International

866.525.1956 (within US)
If outside the US, call collect by dialing the US access code plus 603.328.1956
www.aetnastudenthealth.com
mail@oncallinternational.com

For questions regarding Trip Preparation, Trip Registration with the U.S. Department of State, Vaccinations, and Lost or Stolen Passports:

U.S. Department of State Office of Overseas Citizen Services

888.407.4747 (within US)
studentsabroad@state.gov
www.studentsabroad.state.gov

To obtain contact information for the embassy in the country you are visiting:

<http://www.usembassy.gov/>