

# WILLIAMS COLLEGE

## Health Insurance Information for Students Planning to Study Abroad

To prepare for your trip abroad, you should attend to a few details with regard to your insurance coverage. You need to have health insurance that will cover the costs associated with unanticipated medical care while you are away. Please read the following for more detailed information.

### **HEALTH INSURANCE**

Your health insurance should provide you with coverage for the costs associated with the medical care you may require while studying abroad, such as: physician office visits, emergency services, hospital inpatient and outpatient services, diagnostic testing services and prescription drugs.

Please take the time to do the following before you leave so you are prepared in the event that you need medical care while you are away.

1. Become familiar with your policy so you **know what medical services are covered and what medical services are excluded.**
2. Check to see if your policy has any **territorial limits** that will prevent it from covering services beyond the continental U.S. The Williams College student health insurance plan has no territorial limits, so it will cover medical services received outside of the U.S.
3. Be sure you have a current **I.D. card** from your insurance company.
4. Healthcare providers in most countries will ask for payment at the time of services. Ask for a receipt for care and a record of the care you received.
5. Get some **claim forms**, if applicable, and understand the procedures you need to follow to submit bills for reimbursement to your insurance company. Most plans, including the College's, will require that you translate the bills and receipts into English and U.S. dollars before submitting them for reimbursement. **If your coverage is through an HMO**, you may need to follow specific procedures for getting approval in advance of receiving care. Contact your insurer for more information.

**If you wish to enroll in the College's student plan for the period of time you are studying abroad, you *MUST COMPLETE THE ONLINE ENROLLMENT FORM* by the stated deadline; if you DO NOT wish to enroll, you *MUST COMPLETE THE ONLINE WAIVER FORM* by the stated deadline. If you have any questions, please call the Williams College Health Center (413) 597-2206.**