

STUDY ABROAD

Accident & Sickness Insurance Plan

Eligibility
& Plan
Highlight
Sheet

? Does Your Insurance Plan Have Your Best Interest In Mind?

Students, faculty and staff participating in a study abroad program should be sure that they have adequate insurance and travel assistance services available to them. Gallagher Koster is pleased to offer a plan that provides an accident and sickness insurance plan, worldwide travel assistance, emergency medical evacuation and repatriation services and provides you with peace of mind as you're away.

? What do I need to know?

If you are a full-time student temporarily pursuing education activities outside of the United States or an Instructor/Assistant Instructor, you are eligible to purchase this Plan. This Plan will help protect you (and your dependents) against the unexpected medical costs that may occur during your stay, and will cover you for treatment from doctors, specialists, hospitalization and medications. In order to better meet your specific needs, Gallagher Koster offers a choice of two insurance plans to choose from: the Silver Plan or the Gold Plan.

Let's learn about what's included in the Study Abroad Insurance Plan*:

- \$250,000 lifetime maximum benefit per accident or sickness for either the Silver or Gold Plan
- \$50 deductible per accident or sickness for the Silver Plan / \$0 deductible for the Gold Plan
- Unlimited medical evacuation and repatriation of remains
- \$25,000 benefit for security evacuation
- Hazardous Activity coverage (\$50,000 maximum benefit after \$100 deductible) and Athletic coverage (\$50,000 maximum benefit after \$100 deductible) available under the Gold Plan
- Worldwide travel assistance services through Europ Assistance USA
- Age-rated monthly premiums



? Need to know more?

www.gallagherkoster.com/studyabroad

- Download the brochure and Frequently Asked Questions for more benefit details, as well as limitations and exclusions.
- Contact our Customer Service Department for benefit and enrollment questions.
- Enroll in the Study Abroad Accident & Sickness Plan online.

Online Enrollment Instructions

1. Visit www.gallagherkoster.com/studyabroad.
2. Click on the "Study Abroad Insurance" in the left-hand column, under "Student Access."
3. Click on "Request a Quote."
4. Complete your personal and payment information (credit card or e-check) using the secure online form.
5. If you prefer to mail/fax your information, the "Forms & Applications" link provides a printable PDF and instructions.

Gallagher Koster
Arthur J. Gallagher Risk Management Services, Inc.

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Welcome Students & Scholars to Gallagher Koster

Study Abroad Accident & Sickness Insurance

Students and Faculty who are traveling abroad should be aware of the importance of maintaining proper insurance coverage while studying in a foreign country. Standard group health care plans often lack the proper coverage for this type of travel and Gallagher Koster's Study Abroad Program is a smart solution.

You may be covered under this Plan if you are under the age of 65 and enrolled as a full-time student in a U.S. Primary School, Secondary School, College or University and are temporarily pursuing educational activities outside of the U.S. Instructors and Assistant Instructors may also be covered under this Plan.

*If you are attending school in one of the following states, you are NOT eligible to enroll into this plan: GA, ID, KS, LA, ME, NV, NH, OR, SD, VT, and WA.

Two plan designs to choose from:

	SILVER PLAN	GOLD PLAN
Deductible	\$50 per incident	\$0
Coinsurance	100% to \$5,000; 80% to \$25,000; 100% thereafter	100%
Accidental Death & Dismemberment	\$15,000	\$25,000
Home Country Extension	\$5,000	\$5,000
Hazardous Activity Coverage	N/A	✓
Athletic Coverage	N/A	✓
Personal Property	N/A	✓
Lost Baggage	N/A	✓

Health Careers Scholarship
The Health Careers Scholarship Program Application period is now CLOSED.
All applicants will be notified by mail of their application status by early August. Please click [here](#) for more information on the Scholarship Program.

Personal Property Insurance
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The information provided below is used as a general summary of benefits. Some of the benefits have specific limitations and there are also limitations and exclusions in this plan. For a detailed plan description, including limitations and exclusions, visit www.gallagherkoster.com/studyabroad.

	Silver Plan	Gold Plan
Plan Maximum	\$250,000 Lifetime Aggregate Maximum	\$250,000 Lifetime Aggregate Maximum
Deductible	\$50 Per Accident or Sickness	No Deductible
Medical Coverage Coinsurance (please see plan brochure for specific benefit limitations)	100% to \$5,000; 80% to \$25,000; 100% thereafter	100%
Accidental Death & Dismemberment	\$15,000	\$25,000
Hazardous Activity Coverage	N/A	✓
Athletic Coverage	N/A	✓
Personal Property	N/A	✓
Lost Luggage	N/A	✓
Trip Interruption	N/A	✓
24-Hour Worldwide Assistance , services available through Europ Assistance USA	✓	✓
Medical Evacuation , offered through Europ Assistance USA and requires pre-authorization	Unlimited	Unlimited
Repatriation of Remains , offered through Europ Assistance USA and requires pre-authorization	Unlimited	Unlimited
Security Evacuation	✓	✓

Note: Dependents are eligible for the Silver Plan only.

For additional questions regarding eligibility or benefits, contact Gallagher Koster.

Underwritten by	ACE American Insurance Company
Claims Processed by	Klais & Company, Inc.
Serviced by	Gallagher Koster 500 Victory Road Quincy MA 02171
Customer Service	877-220-2401 Monday-Friday, 8:30 a.m.-7:00 p.m. EST



www.gallagherkoster.com/studyabroad