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Study Abroad Coverage and Benefits for Students and Faculty

Approximately two-thirds of the colleges in the college system offer Study Abroad Programs with activities occurring in 24 different countries (per the FDOE January 2008). Students and Faculty may be injured, become ill, or require special services while traveling abroad. Due to unique differences in college study abroad programs, **this program is being made available to all FCSRMC member colleges directly through Gallagher Koster and FCSRMC will not be directly involved in the purchasing decision.**

Gallagher Koster's program provides sickness and accidental death and dismemberment (AD&D) benefits and other services to students and faculty including the following negotiated features not found in standard study abroad sickness and AD&D programs:

- \$250,000 Aggregate Maximum;
- Medical Evacuation;
- Political/Security Evacuation, including evacuation due to Natural Disasters;
- 6 month Pre-existing Condition Limitation.

As the Study Abroad Health Insurance Plan account manager, Gallagher Koster will provide the online tools, support, and advocacy to successfully manage the Plan. This includes, but is not limited to, on-line enrollment capabilities, customer service requests, including acting as a liaison between the Insured and the claims company, and providing ID Cards "On Demand".

Interested colleges should contact Gallagher Koster directly:

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