



COVID-19 Important Information

With the Coronavirus (COVID-19) pandemic, we would like to provide you with details about your insurance coverage and some practical information and advice on seeking medical care.

Am I Covered?

COVID-19 Treatment: Your international insurance plan provides treatment for the Coronavirus Disease (COVID-19), the same as any other illness, as long as it is not contracted prior to the start date of your insurance plan and does not fall within any other policy exclusion or limitation.

COVID-19 Testing: Testing for COVID-19 is included in your insurance plan when it is medically necessary because you are showing signs and symptoms of COVID-19, and must be ordered by your treating physician. Elective testing, testing when you have no signs or symptoms of COVID-19, and the antibody test are not covered.

Free Testing: There are free testing sites in the USA that you can visit if you wish to have an elective test. Simply visit the HHS website to view these locations in your state.

Seeking Treatment

If you are exhibiting any of the signs or symptoms of COVID-19, the recommendation is to:

- **Stay at home and self-isolate**
 - For mild symptoms, call your healthcare provider and inform them, but DO NOT visit their offices (to avoid spreading the disease).
 - If you feel worse, keep your healthcare provider informed and in an emergency, make your way to the nearest emergency room or call 911.
- **Visiting your Doctor or Hospital**
 - Call ahead and inform them you think you have COVID-19 and ask them what to do.
 - They will make preparations and direct you to the correct place.
- **Telemedicine Visit**
 - If you cannot visit a provider, you can obtain treatment from a Telemedicine provider virtually and your plan will reimburse eligible charges. Please visit your student zone's seeking treatment page for more information.

For full advice and information, please visit the [CDC's website](#) for details.

Further Information

If you need further help or advice, please visit your Student Zone for further details and contact us directly with any questions or concerns you may have. You can also find accurate and updated information from the [CDC](#).

This overview is offered for informational purposes only, and in no way supersedes or alters the insurance contract, which is the sole source of all terms, benefits, exclusions and limitations. You can find a copy of your insurance certificate in your Student Zone. Updated on February 16, 2021.