The College of the Holy Cross has partnered with University Health Plans (UHP) and Blue Cross Blue Shield to provide student health insurance for the 2014 – 2015 academic year. The insurance coverage is through Blue Cross Blue Shield with University Health Plans providing administrative support for enrollment and customer service for general insurance questions. *This Blue Cross Blue Shield plan covers students studying or traveling abroad.* To learn more about the worldwide program and coverage, visit www.BCBS.com/bluecardworldwide or call the BlueCard Worldwide Service Center at 1-800-810-2583. BCBS has a worldwide list of providers and in-network hospitals in over 200 countries. Make sure to compare your current insurance coverage with what Blue Cross Blue Shield offers, as well as look into plans designed specifically for study abroad students. They may have better coverage for abroad students for less money.

Massachusetts State Law requires that all students enrolled at least ¾ time must participate in a student health insurance program or in a health benefit plan with comparable coverage. Minimum benefit levels and services that are required for student health insurance plans are set forth in the Qualifying Student Health Insurance Program (QSHIP) regulation (www.mahealthconnector.org). To read the details on this law, select “Apply for Health and Dental Coverage”, select “Visit the Policy Center”, and select “Student Health Insurance”.

Insurance coverage for the 2014 – 2015 academic year is from July 25, 2014 through July 24, 2015. The cost for this annual policy is $1,191.00.

To ensure compliance with the QSHIP law, all Holy Cross students are automatically billed for the Student Health Insurance Program. Students must choose to waive or enroll in the medical insurance plan offered through the College no later than July 15, 2014. **If coverage is not waived by July 15, 2014, students will remain enrolled in and billed for the Student Health Insurance Plan.** *Note: International students may not waive coverage.* It’s your decision whether to waive the Holy Cross insurance plan, but **you must be sure you have adequate coverage abroad through another plan.** With your parents, guardians or advisors, go over the Health Insurance Policy under which you are currently covered and compare to the student Blue Cross Blue Shield plan and/or other specific coverage for study abroad students. Find out the answers to the following questions: Does your current policy cover you while you are out of the country? Does your current policy cover beyond emergency visits? Does your policy cover emergency evacuation and repatriation? Be sure to ask about procedure for filing claims while abroad also.

If your current coverage doesn’t satisfy your needs, the Holy Cross plan may be an alternative, or there are several companies that specialize in insurance for American students abroad. Ask your insurance agent for further details or search the web for “Study Abroad Health Insurance.”
If you are covered by your family’s insurance plan, we encourage you to compare the costs, coverage, and benefits of the student health insurance plan to those of your existing plan before making any decisions about your health insurance. Please consider the following in making your decision:

- Out-of-state HMO/PPO plans provide minimal coverage for out of network services potentially leaving the member responsible for large medical bills.
- Some plans only cover emergency care when out of network.
- Many plans do not cover referrals made by the Health Center or only cover them after a high deductible or co-payment; the Student Health Insurance Plan can help cover those expenses.

In order for students to submit a Waiver of Health Insurance or to complete the Enrollment of Health Insurance, the student will need to access the UHP web site via one of three methods:

- Go to www.universityhealthplans.com and select “College of the Holy Cross”, or
- Go to http://offices.holycross.edu/bursar/ and select “Health Insurance”, or
- The student can log into their STAR account, go to Finances, and select “Student Health Insurance”.

A summary of the insurance benefits, directory of the provider network, and FAQs can be found on the UHP website. UHP is available to manage the enrollment and answer general questions about the insurance plan. To speak with a representative, please call (800) 437-6448 or send an email to info@univehealthplans.com. If you have specific questions regarding the benefits, please feel free to contact Blue Cross Blue Shield of Massachusetts at (888) 753-6615.

OTHER CONSIDERATIONS

Depending on your site, your International Student Identity Card (ISIC) Insurance provides basic sickness and accident coverage, including emergency medical evacuation insurance, repatriation and accidental death or loss/use of limb(s) coverage. The outline of the coverage is included with the card. Visit http://www.csatravelprotection.com/plan-details for details of the ISIC Basic Plan. You can also upgrade your card to the Premium Plan for a minimal cost; if you are interested, please contact the Study Abroad Office at 508-793-3082. View Basic and Premium coverages and comparisons at: http://www.myisic.com/Travel/Insurance.html.

PROCEDURES FOR MAKING CLAIMS

If you become ill overseas, under most insurance programs, you must pay out-of-pocket for medical services immediately before or after treatment. International hospitals or physicians will not bill your insurance company. Most hospitals, but not all, accept major credit cards. Contact your insurance company to process the claims. You must collect receipts. Bring a native speaker along to help.
In non-emergency cases, you should contact your insurance company before going to the doctor. Be sure you are clear on these procedures before going abroad. Bring a claim form with you, if the company still uses paper forms, to expedite your reimbursement. To this end, you also need to consider your credit card limit.