

Student Name: _____ CMC ID # _____

Insurance Authorization Form

THIS FORM NEEDS TO BE COMPLETED BY PARENT/GUARDIAN OR POLICYHOLDER

Health insurance is required by CMC in order to study abroad. CMC also strongly advises its students to purchase additional coverage. While many HMOs will tell you that your student is covered in case of emergencies, this coverage is often insufficient, as it may lack such coverage as medical evacuation and 24-hour assistance. We realize some programs require that students purchase medical coverage specific to the host country. In these instances (Australia for example), you need to know that students are not covered while in transit to the university or during travels to neighboring countries. Many insurance companies offer a plan for travel or study outside the U.S. Under such plans, pre-existing conditions are not covered. Therefore, it is extremely important to keep your existing coverage at home as well.

Medical coverage is complicated and being abroad increases this complexity. Please keep the following in mind:

1. Claremont McKenna requires that students abroad have an International Student ID Card (ISIC). Some program sponsors furnish this card. If not, we issue the card and charge the \$22 fee to the student account. Although this card includes some insurance coverage, including medical evacuation, the coverage is not sufficient for the medical needs of the student while abroad.
2. If your student is applying to study with the following CMC affiliate program providers, some international health insurance is included in the program fee. Some plans cover the student upon arrival in the host country while others also cover students in transit. Find more information about our partner program sponsors that include insurance:

- Alliance for Global Education
- American Councils Russian Language Program (ACTR)
<http://www.acrussiaabroad.org/pbRLASPIinsurance.php>
- Arcadia Center for Education Abroad (Arcadia CEA)
<http://www.arcadia.edu/abroad/default.aspx?id=5795&terms=insurance>
- Brown University: contact Brown OIP for more information
<http://www.brown.edu/Administration/OIP/>
- Institute for Study Abroad at Butler (Butler – IFSA)
<http://www.compassbenefits.com/ifsa/Insurance.htm>
- CET Academic Programs
http://cet.studioabroad.com/index.cfm?FuseAction=Abroad.ViewLink&Parent_ID=0&Link_ID=49D2153C-9219-02C3-588E178197CFEBF9
- CIEE http://ciee.org/health_safety/insurance.aspx
- College Year in Athens: contact CYA for more information
<http://www.cyathens.org/>
- Danish Institute for Study Abroad (DIS): <http://www.dis.dk/Financial/Insurance.php>
- Duke University - Intercollegiate Center for Classical Studies in Rome (ICCS)

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- Institute for the International Education of Students (IES) – contact IES for more information <http://www.iesabroad.org>
 - McGill: <http://www.mcgill.ca/studenthealth/insurance/>
 - China Program with Middlebury College: contact Middlebury Schools Abroad for more information <http://www.middlebury.edu/academics/sa>
 - Sweet Briar College - Contact SBC Junior Year in Spain for more information <http://www.sbc.edu/jys/>
 - School for International Training (SIT) http://www.sit.edu/studyabroad/parents/health_insurance.html
 - Temple University in Rome
 - Trinity College – Rome Campus
 - Students in the UK enrolled by direct arrangement, including London School of Economics, University College London, Warwick, etc. Only students studying abroad in the UK for a full-year have access to the National Healthcare system.
3. If your student is applying to study with the following CMC affiliate program providers, additional International Health Insurance is required (if not already included in personal health coverage):
- Associated Colleges in China (ACC)
 - American University Center Provence (AUCP)
 - American University of Cairo, Egypt (on campus health clinic only)
 - Chinese University of Hong Kong, China (on campus health clinic only)
 - Duke University – Organization in Tropical Studies (OTS)
 - Hamilton College – Junior Year in Spain
 - Hansard Society London Internship Programme, UK
 - Middlebury College Schools Abroad
 - St. Olaf – Budapest Semester in Mathematics
 - Syracuse University
 - Pitzer College – External Studies
 - Pomona College – Study Abroad
 - Students studying in the UK for less than six months
4. If your student’s program sponsor is not listed with those that provide coverage, you can contact this sponsor direct whether or not any coverage is included. If your student is traveling extensively or needs additional coverage, you can purchase additional coverage. Carriers our students have used:

International SOS	http://www.internationalsos.com
HTH Worldwide	http://www.hthstudents.com
Medex	http://www.medexassist.com/
Wallach	http://www.wallach.com
CISI	http://www.aifs.org/cisi

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5. Call your student's insurance carrier. Explain the above information and ask if your student is covered while abroad for regular medical visits or is coverage for emergency only. Find out if your student will need to pay out-of-pocket and be reimbursed later. Obtain any necessary claim forms and make sure your student has a supply while abroad. Additionally, ask if medical evacuation coverage is included (and if there is any maximum dollar amount).

Name of Insurance Company: _____

Policy # _____ Telephone #: _____

Address: _____

I hereby certify that my student is adequately covered by our personal insurance and any coverage included with the Study Abroad Program Sponsor:

Signature

Date

Printed Name

Relationship to Student

OR

My student is not adequately covered by the above medical plans. We plan to rectify this shortfall by taking the following steps: _____

Signature

Date

Printed Name

Relationship to Student

Return this form to: **Off-Campus Study**, Claremont McKenna College
Heggblade Center, 850 Columbia Avenue, Claremont CA 91711-6420
(909) 621-8267 **FAX** (909) 607-8690