



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.

Seeking Treatment

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

Get Tested

- Locate a [testing site here](#).
- Please note, some at-home testing kits may be free but others you may have to pay for and will not be covered by your insurance plan.

If You Test Positive

- Stay at home and self-isolate
- If you feel worse, you can use a telemedicine service such as [Teladoc](#) or [MyIdealDoctor](#) to seek treatment virtually.

Visiting your Doctor or Hospital

- If your situation worsens, keep your healthcare provider informed and in a life threatening or emergency situation, make your way to the nearest Doctor/Hospital.
- [Locate a doctor/hospital](#) and call ahead and inform them you are sick with COVID-19 and ask them what to do. They will make preparations and direct you to the correct place.

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

Does my Insurance Cover the COVID Vaccine?

The COVID vaccine will not be covered by your plan in the same way that the flu vaccine or any other type of vaccine will be excluded.

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 Wednesday, December 22, 2021.