



# 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, many of our plans now include access to TeleMedicine for low or no fee. If this is available, you should seek treatment via this method first. 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.

## Does my Insurance Cover the COVID Vaccine?

Your health insurance plan is designed to pay your medical bills when you are sick or injured, but it will not cover wellness or preventative care like vaccinations. 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. While you are welcome to receive the vaccine as it becomes available, you'll be responsible to pay the entire cost out of pocket.

## 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](#).