



STUDENT INSURANCE COVERAGE FACT SHEET:

We know how concerned you are about your student's well-being and we are too! We hope this document is helpful. If you have any questions, please let us know! Stay safe!

General Information:

- Since students may or may not be on campus, there is a lot of information regarding the plans and claim handling on www.eia.org > click on "For Students" > type in name of institution. Each institution has their own web page with information tailored to their plan(s).
- Student Insurance Policies that may be impacted by Covid-19 are the hard waiver accident & health plans, international plans, and self-funded sickness plans. More information below regarding each plan.
- Plans that are accident only plans will not respond to sickness services. Plans include the mandatory accident and intercollegiate sports plans.
- For all sickness plans Covid-19 will be treated as any other illness. Diagnostic testing will be covered however symptoms must be present.

Hard Waiver Accident & Sickness Plans:

- Covid-19 will be treated as any other illness. Diagnostic testing will be covered if symptoms are present.
- Students will continue to be covered through the end of the policy term if they appear on the student roster.
- If students are overseas, they will most likely need to pay for services and will need to file a claim for reimbursement. They will need to keep itemized bills and receipts to file a claim.
- Please see the attached fact sheets for United Healthcare Plans – they contain important information on telemedicine services that are included in your plan. Students that are not enrolled in the plan will have access to this, however, will need to pay a co-pay. We will make sure these are on our website.

International Students:

- Covid-19 will be treated as any other illness. Diagnostic testing will be covered if symptoms are present.
- Students will continue to be covered through the end of the policy term if they appear on the student roster.
- International Students will be covered wherever they are EXCEPT in their home country. If they are overseas and not in their home country, they will likely need to pay for services and will need to file a claim for reimbursement. They will need to keep itemized bills and receipts to file a claim.

Self-Funded Sickness Plan:

- Covid-19 will be treated as any other illness. Diagnostic testing will be covered if symptoms are present.
- Students will continue to be covered through the end of the policy term if they appear on the student roster.
- Please check your plan for possible coverage. Plans have separate out-patient and in-patient limits. All plans are available on the individual institution websites at www.eia.org .