Two types of Insurance are required for AquinasAbroad students.

1. **Personal medical insurance – provided by the student.** Students must provide their own personal medical insurance for basic coverage overseas. This is usually described as whatever medical coverage that is considered “customary and reasonable.”

2. **Emergency medical and travel insurance (FrontierMedex) – purchased by Aquinas College.** This insurance is purchased for each student by Aquinas College, and covers any medical emergency or accident while overseas, including medical evacuation and repatriation services. The fee for this insurance is included in the study abroad program fee ($200 for Fall Semester 2015).

**Explanations:**

1. **Personal medical insurance.** Students should ask their provider if their normal insurance provides coverage for overseas. It is not necessary to ask for coverage for those items covered by FrontierMedex. If overseas coverage is not provided, then the student can choose from a variety of companies who provide short term medical insurance for studying abroad (see below). If overseas coverage is provided, be sure to avoid duplicating what is already provided by Aquinas College.

2. **FrontierMedex.** Travel insurance is sometimes mistaken for temporary health insurance, but the two are actually different. Temporary health insurance provides coverage for medical care while the traveler is abroad. Frontier Medex travel insurance covers accidents and emergency care, and is more focused on providing coverage for emergency and crisis situations. Although an excellent plan for a blend of medical and travel emergencies, it does not cover normal medical care while abroad.

3. **Therefore,** Aquinas students need to provide proof of coverage for normal medical care while abroad. The policy should cover routine medical care. It is not needed for emergencies, accidents, medical evacuation or re-patriation. These will be covered by Frontier Medex.

4. **Students** are encouraged to show the Frontier Medex plan to their providers when adjusting their insurance plans.

(Social security and medicare do not provide coverage for overseas medical attention.)
Instructions:

1. Step one:
Ask your health care provider if you are covered for traveling to Europe. Be sure to ask if you are covered for swimming and/or skiing if you plan to do either of those activities. Be sure to avoid duplicating what is covered by FrontierMedex.

2. Step Two:
If you need to purchase a separate plan, look for a low-cost medical insurance plan. Some suggestions from other study abroad programs are:
   - globalhealthinsurance.com (studentsecure plan $55 per month)
   - ehealthinsurance.com (variety)
   - assuranthealth.com ($56.79 per month)

3. Helpful Hints:
   a. Be sure to limit your coverage for the specific days that you will be overseas.
   b. Be sure to read all the fine print for your plan and note pre-existing conditions.
   c. Be sure to include any sports activities – if you plan to go swimming or skiing.
   d. Be sure to understand the policies for medical care while abroad (some companies will only reimburse your medical expenses after you get home, some companies require pre-authorizations before treatment can be given, some companies require second opinions, etc.).
   e. Be sure to make copies for yourself, Aquinas College, and your family at home of all important information.
   f. Be sure to take with you your insurance card and at least one claim form.

Your proof of insurance information will be needed when you fill out the Health History / Emergency contact Form.