**TRAVEL HEALTH INSURANCE IS MANDATORY**

The State of North Carolina has arranged health insurance for participants in study abroad programs in UNC-system universities through **GeoBlue International Health Insurance (which is run by BlueCross BlueShield)**. WCU requires that all students studying abroad have this insurance, which includes *Medical Evacuation* and *Repatriation of Remains* (ME&RR) coverage. As of April 1, 2010, this includes a *Security and Political Evacuation Services Rider*.

GeoBlue covers you in any country you visit outside the U.S. It does *not* cover you inside the U.S. That is why you need to maintain your current health insurance policy, as well.

**Cost and coverage:**

* $1.42 per day (discounted cost for educational programs)
  + For full year students: you will also be covered for the winter break if you will be studying abroad for the full year and plan to remain abroad between the semesters
* This is a special rate that *can only be used* *for the period of your program* PLUS *one additional day on either side* for travel to/from the host destination
* *If you plan to spend additional time traveling before or after your program*, it is *highly recommended* that you purchase additional days of insurance to cover your extra time abroad. Additional days can easily be purchased through your personal GeoBlue portal using a credit or debit card. This will not be at the discounted $1.42 rate but will still be very reasonable.

**How to ensure you will be covered:**

* We must have your program dates and travel dates
* Your number of days of coverage at the discounted price will include your program dates PLUS one day on either side. This will be added to your *WCU student account.*
* After GeoBlue enters you into their system and assigns you a certificate number, you will receive an email from them with your insurance information, including directions for how to access your personal portal, how to find a local doctor or hospital, and how to print out your insurance card
* Print a copy of your card and *carry with you at all times*. Also keep the official insurance policy letter with your other study abroad paperwork.

GeoBlue has a wonderful website (https://www.geobluestudents.com/) - please take the advantage of it! After you have been issued a certificate number, you may log in and find doctors in the area where you will be studying as well as read general travel and health warnings. You may want to establish contact with a local doctor when you arrive. Your host institution may have a campus clinic, like Western’s, or they may not. It is possible that GeoBlue’s services will be your main access to health care.

GeoBlue has doctors in 220 countries. Doctors are listed on GeoBlue according to specialty. Example: look up Breda, Netherlands. Under “General Practice” you will find listings for doctors within 25 miles of Breda, none in Breda itself but four in nearby Rotterdam. If you searched for doctors in London you will find dozens.

**Costs overseas:**

Note that this insurance covers expenses for what is considered *reasonable for the country* in which you have incurred the expense. For example, if you were in Ecuador and had to have an appendectomy, GeoBlue would pay what is considered reasonable for that procedure in that country (considerably less in Ecuador than what it would cost in the U.S.).

If you use the GeoBlue-approved health service provider and show your card, you should not have to pay out of pocket. If you do not use your card, you may have to pay the full expense and then file for a reimbursement from GeoBlue. **Keep all receipts or paperwork!**

The claim process is quite easy. Claims forms can be downloaded from the GeoBlue website. Keep copies of your completed forms and receipts before mailing them in. The address is on the claim form. If you have a claim, provide your permanent home address to which they will send a reimbursement check. You may have already left your host country by the time payment is made. **Keep all receipts or paperwork!**