Insurance Guidelines

for INTERNATIONAL VISITING STUDENTS

The recommendations included below are intended to help students who are not attending on a GW F-1 visa. Students attending programs with F-1 sponsorship from GW will be automatically enrolled in GW's Health Insurance Policy.

We strongly recommend that you review your current health and medical coverage and, if necessary, supplement it with a policy that is designed specifically for students studying in the United States. Your family or individual insurance policy may provide adequate coverage. However, many policies have significant restrictions that may preclude or limit adequate coverage while in the United States. Please refer to the questions below for assistance in evaluating policy coverage. GW does not endorse any specific insurance policies, although proof of insurance will be required upon arrival.

- 1. What type of coverage does this international health insurance plan provide?
- 2. What are the eligibility requirements for this policy?
- 3. Are pre-existing conditions covered? If so, is there a waiting period?
- 4. If I become ill or am injured while in the United States, how will the policy apply?
 - -Do I pay for services rendered and receive reimbursement afterwards?
 - -If I am unable to pay in advance for services rendered, will this policy provide assistance?
 - -Does this policy require a deductible?
- 5. When does the coverage for this policy begin and when does it end?
- 6. Does this policy provide coverage specifically in the United States?
- 7. Whom do I ask if I have questions about the coverage while in the United States?
- 8. In addition to accident and sickness coverage, what other services does your policy provide? (e.g., 24 hour operator assistance, information on translators, travel insurance, etc.)
- 9. Does the policy coverage include repatriation?

