Out of Country Travel Medical insurance

Who is it for? Active enrolled Graduate and Undergraduate Students, Faculty & Staff (including Post-Doctoral Associates, Fellows, Scholars, and Professor Emeritus). This includes graduating Seniors until August 31st of the year that they are deemed to have graduated from Yale University. Coverage is extended to an accompanying Eligible Spouse or Dependent Child.

When Does Coverage Apply? While on authorized business travel for and at the direction of Yale University or as a student of a Yale University study abroad program. Coverage applies only if the trip is outside of your country of permanent residence and home country. Coverage is not provided for trips beyond 365 days, or any period of time: 1) while working at your regular place of employment; 2) during the course of everyday travel to and from work; or 3) while on a leave-of-absence or vacation.

What is it? The insurance is intended assist with gaps in coverage with personal health insurance. It can cover usual and customary charges incurred for covered medical services received due to an injury or emergency sickness occurring during the course of the trip, up to a maximum of $250,000.

* + - * 1. Covered medical treatment or services include: 1) Hospital semi-private room and board, hospital ancillary services (including operating and emergency room), Ambulatory Medical Center; 2) services of a licensed physician or a registered nurse (R.N.); 3) ambulance service to or from a Hospital; 4) laboratory tests; 5) radiological procedures; 6) anesthetics and the administration of anesthetics; 7) blood, blood products, and the transfusion thereof; 8) physical and occupational therapy; 9) rental of Durable Medical Equipment; 10) artificial limbs, artificial eyes or other prosthetic appliances; or 11) medicines administered or prescribed by a Physician.

THIS INSURANCE DOES NOT COVER MEDICAL TREATMENT OR SUPPLIES FOR: ROUTINE, MAINTENANCE, ELECTIVE, OR MEDICAL CARE FOR A CONDITION THAT DID NOT OCCUR DURING THE COURSE OF THE TRIP. THIS INSURANCE IS NOT COMPREHENSIVE HEALTH INSURANCE (OFTEN REFERRED TO AS “MAJOR MEDICAL COVERAGE”) AND DOES NOT SATISFY “MINIMUM ESSENTIAL COVERAGE” REQUIREMENTS UNDER THE AFFORDABLE CARE ACT.

REIMBURSEMENT CLAIMS

If you did not open a case with International SOS, you may file a claim for reimbursement for medical necessary expenses incurred. If you have a case with International SOS, you may also ask them for assistance. Notice of claim should be provided no later than 60 days of treatment or as soon as reasonably possible.

Please download a copy of the claim form and complete the requested information. Include copies of supporting documentation and submit the completed and signed claim form to AIG Claims: ahclaims@aig.com

You may also contact AIG Claims to obtain the form, request help with completing the form, ask questions about the claim, or obtain status of a claim via email or telephone. By Email: ahclaims@aig.com  By Phone: +1 800-551-0824. By Fax: +1 866-893-8574. By Mail: AIG Personal Accident Claims Department, PO Box 25987, Shawnee Mission, KS 66225

Supporting documentation includes itemized bills and copies of receipts for all medical expenses or prescription medications. Documentation should also include claimant's name, condition treated (diagnosis), description of services, date of service(s), and the charge made for each service. If additional information is required to process your claim, the assigned claims examiner will contact you by phone or written correspondence. Written correspondence will be mailed to the address provided on the claim form.

DISCLAIMER: This document does not include all terms, conditions, definitions, limitations, and exclusions of the insurance plan described herein. If there are any discrepancies between this document and the insurance policy, the insurance policy shall govern. Claims are subject to review subject to verification of coverage and benefits as indicated in the policy. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., and AIG Company.