

# International Insurance Student Guide

# STUDY ABROAD



**Gallagher**

**CHUBB**



# Your Guide to International Insurance with Gallagher

When traveling abroad, enrolled students, faculty, and staff of the University of Illinois Urbana-Champaign are covered by international health insurance with Gallagher. This plan is designed to support your wellbeing throughout your time abroad. Your Gallagher international insurance plan provides access to global medical expertise and assistance. International Safety and Security oversees the insurance enrollment process for the university.



## Getting Started

*Important plan information and health tools*



## Getting Care

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# Getting Started

*Important plan information and health tools*

Students, both undergrad and graduate, are required to have the university-approved international insurance while traveling abroad with the university. Students are automatically enrolled in international insurance when participating in a formal study abroad program. If you are participating in other university-related travel abroad, you will need to enroll in the international insurance directly using the [International Safety and Security website \(https://safetyabroad.illinois.edu/insurance/register/students.html\)](https://safetyabroad.illinois.edu/insurance/register/students.html).

Before traveling, you can use the international insurance to find and schedule appointments abroad, check the legality and availability of your medications, and arrange prescriptions in-country.



University faculty and staff are also encouraged to enroll in the international insurance when traveling on university related business (<https://safetyabroad.illinois.edu/insurance/register/faculty-staff.html>). If traveling with students or to high-risk destinations, they are required to enroll in the international insurance (<https://safetyabroad.illinois.edu/policy/high-risk-destinations/>).

## Download the Travel EYE App

Gallagher offers an app to improve access and support while abroad. Download the Travel Eye app to have access to the 24/7 travel assistance services, information and advice wherever you go.

Perks include:

- **Global Events:** Find global news and events like protests or weather advisories.
- **Country Risks:** Learn about travel alerts in your destination country.
- **Medical Network:** Locate carefully selected providers and hospitals.
- **Local Intel:** Find information on your destination and places you might visit.
- **Emergency Call Button:** Call Gallagher's 24/7 service providers directly.



Look for this icon in your device's app store.

See [Accessing Self-Service Tools](#) on how to access and register for the app.



# Getting Started

*Important plan information and health tools*

## Get the Gallagher ID Card

It is important to have the Gallagher ID card to access healthcare services; you will need to present the ID card whenever you receive medical care or call Gallagher’s 24/7 assistance center. This card can be accessed from multiple sources:

- **Email:** Once enrolled you will receive an email from the Gallagher with all insurance documents included. Check your university email inbox for an email from the sender “[announcement@gallagherstudent.com](mailto:announcement@gallagherstudent.com)”
- **Online:** International Safety and Security has a comprehensive website with any information you will need. Visit the [Safety Abroad website](https://safetyabroad.illinois.edu/insurance/coverage/) for copies of the insurance documents and more: <https://safetyabroad.illinois.edu/insurance/coverage/>
- **Online:** Gallagher also has a website specifically for Illinois users. Visit their website for the insurance documents and more: <https://gallagherstudent.com/UII>

*Don’t forget to save and/or print a copy to carry with you at all times.* When you receive your ID card via email, please check the information for accuracy. Email [safetyabroad@illinois.edu](mailto:safetyabroad@illinois.edu) if you find an error.

## Visit the University of Illinois Gallagher Website

Visit the University of Illinois’ [information portal](https://gallagherstudent.com/UII) on the Gallagher website at <https://gallagherstudent.com/UII> to view important plan information and to access convenient tools. Type “Illinois” in the Find Your School search box and choose University of Illinois in Champaign, IL.

Type  
“Illinois”  
here.





# Getting Care

*How to get care while you are abroad*

## Gallagher Global Assistance – AXA 24/7 Travel Assistance Services

The University’s insurance works closely with a 24/7 travel assistance team to support our students through Gallagher Global Assistance. Contact Gallagher Global Assistance by calling **1-866-693-6873** (toll free) or **1-312-935-9242** (direct). When you call, an automated response will greet you with “Thank you for calling Gallagher Global Assistance” and connect you with a customer service representative.

### Before Going Abroad

If you have general questions about your upcoming trip, a preexisting condition, or if you would like to schedule an appointment with a doctor at your destination, call Gallagher Global Assistance before you leave.

You can utilize the international insurance to research:

- **Appointments.** Find and schedule appointments with medical providers abroad.
- **Preexisting conditions.** If you have a preexisting condition and know you will need routine care while abroad, international insurance can assist in locating and scheduling appointments with those resources. Gallagher does not cover routine care associated with preexisting conditions but will pay for emergency care.
- **Check on legality of medications.** Not all over-the-counter and prescription medications are legal in all countries. Gallagher Global Assistance can verify the legality of medications at your destination and recommend alternatives that you and your treating physician can consider.
- **Research your medical options.** You can use Travel Eye, the Gallagher app, to research your destination in advance.



Review how to set up and access the Travel EYE in the [Accessing Self-Service Tools](#) section.



# Getting Care

*How to get care while you are abroad*

## While You Are Abroad

There are two ways to use Gallagher Global Assistance to receive care while you are abroad. The first is the “old-fashioned” way, by making an appointment to see a doctor in person or going directly to the emergency room. You can seek care on your own or you can have Gallagher arrange it for you. The second is with Gallagher through *Doctor Please!* where you talk to a medical provider via your smart phone.

## Visits In-Person: Emergencies

**For a health emergency**, seek care immediately at the nearest hospital or clinic.

Once it is reasonable to do so, call Gallagher Global Assistance by calling **1-866-693-6873** (toll free) or **1-312-935-9242** (direct) and telling them your location and care you will or have received. Gallagher will connect with the hospital and attempt to pay your bills directly and ensure you are receiving quality care.

Next, alert International Safety and Security; we can assist you in coordinating with international insurance and monitor your situation.



Call International Safety and Security at **1-217-333-1216**. You will first be connected with the University of Illinois Police Department (UIPD), who will then link travelers abroad with our staff.

If you pay for care or prescribed medications, don't forget to ask for receipts on all expenses. Receipts are necessary for filing a claim, which must be submitted within 90 days of receiving care. See **Submitting a Claim** on how to file a Claim for Reimbursement.



# Getting Care

*How to get care while you are abroad*

## Visits In-Person: Non-Emergencies

For a non-life-threatening sickness, injury or infection, you can contact Gallagher Global Assistance to start a case and arrange care. They will help you:

### 1. Find a local health care provider

Tell the representative your location and concern. If you have already researched local providers on Travel EYE, let the representative know which one you prefer.

### 2. Schedule an appointment

Ask the Gallagher Global Assistance representative to make an appointment. You may also contact the provider directly using the information provided in Travel EYE. If you contact the provider directly, make sure to contact Gallagher to let them know and keep your receipts.

### 3. Request Guarantee of Payment (GoP)

Gallagher Global Assistance may be able to pay directly for your care if covered by the policy! If the representative schedules your appointment, ask them to arrange a GoP. It can take as long as 24 hours to arrange. If you make the appointment or go directly to the hospital, call Gallagher Global Assistance and ask if they can work with the hospital to arrange a GoP.

Gallagher Global Assistance will give you a case number when you call. *Make sure to write down your case number for future communications and put it in the subject line of all emails.* Use this case number whenever you talk or email with a Gallagher representative and International Safety and Security about your care.

**Note:** If you go to the provider first, you may need pay at the time of service and then file for reimbursement.

### 4. At the appointment

Upon arrival to the hospital or medical clinic, provide the Insurance ID Card to the healthcare provider. Ask for, and keep, detailed receipts of care if you pay for any services with your own money. You should submit a Claim for Reimbursement within 90 days of receiving care. See [Submitting a Claim](#) to learn more.



Gallagher Global Assistance can be reached by calling  
**1-866-693-6873** (toll-free) or **1-312-935-9242** (direct).



# Getting Care

*How to get care while you are abroad*

## Virtual Appointment with *Doctor Please!*

For a non-life-threatening sickness, injury or infection, you can contact a doctor 24/7 using the *Doctor Please!* app, provided by Gallagher Global Assistance.

Gallagher provides an app called *Doctor Please!*, which is a multilingual (English, Spanish, Portuguese, or French) teleconsultation service offering convenient appointments with a doctor on your schedule through the app or by phone. You will be given the option to request a video consultation or a phone call with a licensed doctor.

See [Accessing Self-Service Tools](#) on how to access and register for the app.



## Mental Health Counseling Services

Maintaining good mental health is an important aspect of a successful international experience. Living abroad can be both exhilarating and stressful and mental health resources vary around the world and things like language and cultural differences can hinder a successful experience. These are just a few of the challenges living abroad can bring:

- Cultural Adjustments
- A New Environment
- Loneliness and Loss
- Social Pressures
- Added Stress of Previous Condition

International Safety and Security, along with Gallagher Global Assistance, helps travelers be their best during their transition abroad and throughout their travels. Additionally, Gallagher helps mitigate emergencies through accessible psychological care administered by U.S. based specialists.



# Getting Care

*How to get care while you are abroad*

## Remote or In-Person Counseling Services

For immediate assistance while abroad, you can connect with a counselor via the numbers below. Services are limited to counseling. During the call with the counselor, you can assess if you should continue long-term care via phone or make arrangements to see a counselor locally. Gallagher Global Assistance can assist with making those arrangements. Keep in mind that it may take time to arrange something in-person, so if you need immediate care request to speak with someone remotely.

To access: Call Gallagher Global Assistance 24/7 and provide the student policy number: **GLM N10893392**. Then tell the representative that you would like to speak with a counselor and specify if you would like to see them in-person or talk on the phone. The representative may ask a few more questions to help find you the best fit but you do not need to give them sensitive information.



Gallagher Global Assistance can be reached by calling **1-866-693-6873** (toll-free) or **1-312-935-9242** (direct).

## Once You Return

If you have paid for any medical services or prescriptions, see [Submitting a Claim](#) for information.



# Using Your Benefits

*Get the most out of your international insurance*

## Prescription Benefits

Gallagher Global Assistance can help you check the legality of medications at your destination and help make arrangements to access medications. If you are prescribed medications while abroad, the international insurance will provide reimbursement. You must file a claim within 90 days of filling the prescription. The claim must include a prescription from a medical provider, documentation of the reason for the prescription, and a receipt showing payment.

## Medical Coverage for COVID-19

If you become sick with COVID-19, the international insurance will provide coverage as if it is any other sickness. The international insurance will pay or reimburse you for a healthcare visit to obtain a diagnosis based on having symptoms. (If time permits, you can ask Gallagher Global Assistance to make an appointment for you. See [Getting Care](#) for more information.) A healthcare visit due to suspected exposure or close proximity to someone who is sick is not covered. If you are further treated for COVID-19, to include hospitalization, the international insurance will cover those costs.

The international insurance will pay or reimburse you for the cost of a COVID-19 test if ordered by a medical professional because you are showing symptoms. The international insurance will not pay for mandatory tests related to travel (before departure or after arrival) nor for other voluntary tests to determine your status. The requirement to test must come from a medical provider and be documented for reimbursement.

The insurance will not pay for vaccinations or boosters. This applies to all vaccinations, not just for COVID-19.

## Quarantine Benefit

This benefit covers reasonable lodging and meal expenses due to an unexpected quarantine, as well as limited travel rearrangements. A traveler can be reimbursed for documented expenses up to \$2000 or up to 14 days of quarantine, whichever comes first.

The quarantine must be required by a recognized government authority or medical staff due to having, or being suspected of having, a contagious disease or infection while abroad. Mandatory arrival quarantine is **not** covered. A Claim for Reimbursement must be filed within 90 days. More information can be found on the [Safety Abroad website \(https://safetyabroad.illinois.edu/insurance/using-your-insurance/\)](https://safetyabroad.illinois.edu/insurance/using-your-insurance/).



# Accessing Self-Service Tools

*Convenient online and mobile tools*

## Travel EYE

Gallagher offers an app to improve access and support while abroad. This app is called “Travel EYE” and provides access to the international insurance plan details and resources whenever you go.

**Before you travel, you should set up your access to the app.** Prepare yourself by logging onto the [CHUBB/AXA travel assistance website \(https://travelassistance.chubb.com/\)](https://travelassistance.chubb.com/) where you can sign up for health and security email alerts or review country-specific reports. You can also research English-speaking clinics and hospitals near you before departure so that you are prepared in case you have a health concern.

**You must register online first,** then download and sign in to the app. Follow these steps to set up your Travel EYE access:

1. Visit <https://travelassistance.chubb.com/> and go to the Travel Intelligence Portal.
2. Click on “Get Started”.
3. Create your account using your username, email, and password.
4. A confirmation email will be sent to your email address. Verify your account with the link provided in the email.
5. You will then be directed to the website portal where you can login using your username and password.
6. You can edit your profile which includes a variety of language options.
7. After you create your account, please visit the Google Play or App Store to download the Travel EYE app to your phone.
8. Open the app and look for the “Alternatively Click Here to use the standard login method with username and password” section at the bottom of the screen. Use your username and password to login to the app.

If you have issues setting up the app, please contact International Safety and Security.



Look for this icon in your device’s app store.



# Accessing Self-Service Tools

*Convenient online and mobile tools*

## Doctor Please!

Gallagher provides a multilingual (English, Spanish, Portuguese, or French) teleconsultation service called *Doctor Please!*, which offers convenient appointments with a doctor on your schedule.

**Before you travel, you should download and register for the *Doctor Please!* app.** This will ensure that you can easily link to providers once abroad.\* Follow these steps:

1. Call Gallagher Global Assistance by calling **1-866-693-6873** (toll free) or **1-312-935-9242** (direct).
2. Tell them that you are an Illinois student and your policy number is **GLM N10893392**.
3. Let them know that you need the activation code for the *Doctor Please!* app.\*\*
4. This is a unique code for each student.
5. Visit the Google Play or App Store to download the *Doctor Please!* app to your phone.
6. Register and enter your access code.
7. Familiarize yourself with the app.
  - a. Enter personal details
  - b. If needed, request a video or call back and you will receive an email with booking details.

\* If you do not have a smart phone or do not wish to download the app then you can call Gallagher Global Assistance to speak to a doctor or nurse on your phone. They will triage your concern and advise you on next steps, like to make an appointment to see a doctor in person.

\*\* Your unique activation code is only valid for 180 days. If you are abroad for longer than this, then you will need to call Gallagher Global Assistance again for a new code and follow their instructions.



Look for this icon in your device's app store.

If you have issues setting up the app, please contact International Safety and Security.



# Submitting a Claim

## *File a Claim for Reimbursement*

If you receive care while abroad, you may have to pay for your care upfront. You are eligible for reimbursement of 100% of the covered costs, but must file a Claim for Reimbursement.

To submit a Claim for Reimbursement to the international insurance provider, please follow these steps within 90 days of receiving care:

1. Obtain receipts for all payments for medical care with a description of services and amount paid. Receipts must be translated to English before submission to Health Special Risk. (see Step #4)
2. Make copies of all documents.
3. Fully complete the appropriate claims form: [Student Claim Form](https://safetyabroad.illinois.edu/_docs/student-claim-form.pdf). ([https://safetyabroad.illinois.edu/\\_docs/student-claim-form.pdf](https://safetyabroad.illinois.edu/_docs/student-claim-form.pdf))
4. **If needed:** Students can request translation services by contacting the international insurance email ([GallagherGlobalAssistance@ajg.com](mailto:GallagherGlobalAssistance@ajg.com)). Be sure to send copies of the completed Claims Form and all receipts. Gallagher will submit the claim on your behalf, so you do not need to complete Step #5 if you request translation services.
5. Submit your “Study Abroad Claims Form” and all receipts/documents within 90 days of receiving care, via email, fax, or mail, to:  
Email: [Gallagher@hsri.com](mailto:Gallagher@hsri.com)  
Fax: 1-972-512-5820  
Address:  
Health Special Risk, Inc.  
4100 Medical Parkway  
Carrollton, TX 75007.
6. Include the case number provided at time of treatment, if applicable, in any correspondence regarding your claim.

**Note:** International students who have paid for care with their own money in their home country must use their permanent U.S. address when filing a Claim for Reimbursement or it will be denied due to policy exclusions.



# Review Your Plan Benefits

*What is covered by your plan*

## Schedule of Benefits

Medical Expense Benefits	
Total maximum per covered accident or sickness	\$500,000
Maximum for pre-existing conditions	\$10,000
Deductible	\$0 per covered accident or sickness
Incurral period:	30 days after the date of covered accident or sickness
Dental treatment: injury only to sound teeth	Treated as any other injury
Dental treatment: alleviation of pain to sound teeth	\$250 per tooth, \$500 max
Emergency medical treatment of pregnancy	Treated as any other medical condition
Room & board charges	Average rate of a semi-private room
ICU room & board charges	Two (2) times the average rate of a semi-private room
Quarantine	\$2000 per traveler per trip
Mental and nervous disorders:	
1. Inpatient	\$20,000 or a 40-day maximum
2. Outpatient	\$10,000 or a 40-visit maximum
Newborn nursery care	\$500
Prescription drugs:	
1. Inpatient co-insurance	100% of covered expenses
2. Outpatient co-insurance	100% of covered expenses
Therapeutic termination of pregnancy	\$500
Emergency medical benefit	Up to \$10,000
Emergency medical evacuation benefit	100% of the covered expenses
Repatriation of remains benefit	100% of the covered expenses
Emergency reunion benefit	
1. Benefit maximum	\$5,000
2. Daily benefit maximum	\$250
3. Maximum number of days	10 days
Home country emergency benefit	
1. Benefit maximum	\$5,000
2. Deductible	\$0
3. Maximum benefit period	30 days after return



# Review Your Plan Benefits

*What is covered by your plan*

## Excluded Activities

The international insurance will not pay benefits or medical expense benefits for any loss, injury, treatment, or service that is caused by or results from:

- Injury sustained while participating in club, intramural, intercollegiate, interscholastic, professional or semi-professional sports.
- Injury caused by or resulting from travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle, or a motor vehicle not designed primarily for use on public streets or highways.
- Injury resulting from off-road motorcycling; mountain climbing (where ropes or guides are used); sky diving; amateur automobile racing; automobile racing or automobile speed contests; bungee jumping; spelunking; white water rafting; surfing; or parasailing.
- Routine physicals and care of any kind, including routine dental care and treatment or eye refractions or eye examinations for the purpose of prescribing corrective lenses.
- Commission of, or attempt to commit, a felony.
- Commission of or active participation in a riot or insurrection.
- An accident if the covered person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license.
- Elective treatment, exams or surgery; elective termination of pregnancy.

**This list is not all-inclusive, please view the international insurance brochure on the [Safety Abroad website \(https://safetyabroad.illinois.edu/insurance/exclusions-limitations/\)](https://safetyabroad.illinois.edu/insurance/exclusions-limitations/) for a complete list.**



# Questions

*Who to ask*

## For International Insurance Questions

### International Safety and Security

Contact by email: [safetyabroad@illinois.edu](mailto:safetyabroad@illinois.edu)

Within the U.S., contact by phone during office hours: 217-333-6104

Website: <https://safetyabroad.illinois.edu>

### Gallagher

Contact by email: [GallagherGlobalAssistance@ajg.com](mailto:GallagherGlobalAssistance@ajg.com)

Within the U.S., contact by phone: 1-312-935-9242

Website: <http://www.gallagherstudent.com/UII>

## For Emergency Assistance

### International Safety and Security

24/7 Emergency Contact: 1-217-333-1216

### Gallagher

Outside the U.S.: 1-866-693-6873



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