

Required Travel and Health Insurance

Students are required to have adequate travel and medical insurance for the period they are abroad. Travel medical insurance policies will only respond where there is a requirement for necessary emergency medical treatment of an illness or injury subject to days of travel. All travel medical insurance policies include limitations and/or exclusions that can restrict insurance protection. This includes:

- age of the traveler (65+),
- number of days of travel (120+)
- territory/location (war/hostilities)
- activity type (i.e: scuba diving, bungee jumping)
- pre-existing medical condition (including pregnancy)

This type of insurance is intended for sudden, unexpected and unforeseen illness, injury or death of a traveler.

Please review all policies for travel to a country, region or city where there is war, invasion, act of foreign enemy, declared or undeclared hostilities, civil war, rebellion, revolution or military power. These types of activities may or may not be captured by a Government of Canada travel advisory. Additional travel advisory language should be reviewed through International SOS.

You will be asked to confirm coverage before leaving Canada on the Education Abroad Waiver form in your online application account. The following are options, approved by the University of Alberta, of the recommended and/or required third party travel medical insurance plans available to University of Alberta students. The collection of information is shared directly between yourself and the insurer in a claim event.

- The Blue Cross **Student Care** travel medical insurance plans offered through the University of Alberta Students Union & Grad Students Association for **Undergraduate and Graduate students** The Student Care Plan provides travel and health insurance coverage for travel abroad, including trip cancellation and medical coverage for COVID 19-related medical costs. Students should opt-in to the Student Care plan for the academic year if they are planning to travel abroad. Contact **Studentcare**.
- However, the Student Care Plan does not cover international students in their home country. International students traveling to their home country will be required to have adequate local health insurance which meets the same level of Student Care coverage as described on page 2 (note that you do not need to purchase coverage for trip cancellation, air evacuation or repatriation).

- Other pre-existing travel medical plans extended from your parents policy as residents in Canada. This travel medical insurance coverage must include:
 - Hospital Services
 - Emergency Physician's Fees
 - Emergency Prescription Medication
 - Medical Equipment & Supplies
 - Emergency Transport and Air Evacuation
 - Accidental & Emergency Dental care
 - Accidental Death & Dismemberment
 - Repatriation or Burial of Deceased
 - Coverage for COVID-19 and related illnesses - no travel advisory exclusions
 - Trip Cancellation
 - Provides coverage from the day you leave Canada to at least two days after you return to Canada
 - Provides extended coverage in case you are forced or you choose to extend your stay outside of Canada
 - Provides coverage if you are to travel to third party countries from your host country
 - Provides coverage while in transit to third party countries when traveling from your host country
 - Provides coverage in your host country

Insurance through your Host Institution/Organization

The host institution/organization will provide information on the health insurance available to international students as part of their study abroad program. You will need to review this coverage and sign up for it as it will be your primary health care coverage during your stay. While each country is different, this coverage may be split between government provided care and private insurance offered by the host institution. There may also be a cost to purchase this insurance

The host insurance usually only covers you while you have formally started the program, not for any travel to or from the host country. This means you will still need coverage from the time you leave Canada until the time you return.

If you have any personal medical needs not covered by this primary health care, or through your travel insurance plan (Student Care or other personal plan), you should consider purchasing additional coverage.

Where you are not attending an institution/organization, you may need additional insurance to cover non-emergency physician visits, prescription refills, and other non-emergency care while abroad. Please ensure you review what is being covered and that it meets your needs beyond emergency care.

If you have medical needs that you do not have insurance coverage for, you will need to cover this cost from your personal funds.

Insurance as a Visa Requirement

Certain countries may require proof of health insurance in order to apply for a visa, work permit, or study permit. You'll need to make sure that, if required, your insurance coverage meets the visa requirements of your destination country. Some countries like Sweden, will require a minimum limit and written confirmation of \$50,000 for repatriation coverage which may be outside of a typical limit of \$15,000 that is provided under many travel medical insurance programs. Please contact the provider directly in advance of travel to arrange for this amendment of coverage.