**Grand Rapids Community College**

**College Sponsored Student Travel**

**Health Insurance Coverage Form**

Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Today’s Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Student ID #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Trip/location you are participating on: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**GRCC provides no health, accident, or hospitalization insurance coverage for students participating in College Sponsored Student Travel experiences.** GRCC encourages that all participants of a College Sponsored Student Travel experience be insured under a medical plan. You should check with your health insurance provider for the points listed below and carry a valid medical insurance card with you while participating in the travel experience.

For international travel, health, accident, and hospitalization insurance coverage is required and must include medical expenses relating to sickness, injury, medical evacuation, and repatriation. GRCC requires you provide proof of the coverage stated on this form. In addition, participants must carry a valid medical insurance card with them while participating in the travel opportunity. If the participant cannot provide proof of insurance coverage and cannot obtain insurance through programs offered through the Student Activities Office, the College reserves the right to not allow the participant to travel.

***Check your policy* to *ensure that:***

1. The coverage extends to your location(s).
2. You are within the age limit for the entire duration of your travel time.
3. The coverage extends for the entire period of the program.
4. The coverage includes medical expenses related to sickness, injury, medical evacuation, and repatriation.
5. Is prior authorization from a primary care physician required before any services can be rendered?
6. Does it include medical evacuation back to a student's home, or to a health care delivery site abroad?
7. What exclusions are there for medical evacuation?
8. Consider pre-existing conditions - how are they determined and by whom? What is excluded?
9. What is the claim process? Are payments made directly to the hospital and/or physician, or do they require the student to pay and then file for reimbursement? If the latter is true, you must retain all receipts for payment for medical treatment. You should request an itemized bill in English, if possible, in the event there is a dispute over the reimbursement. Without the receipt, and possibly the bill, you may not be able to collect on the claim.

***I certify that my insurance policy meets criteria 1 – 4, and that I have provided proof of coverage to Grand Rapids Community College.***

Signature of Participant \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature of Parent or Guardian\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Required for minors participating in domestic travel opportunities)