University of Colorado
Boulder | Colorado Springs | Denver | Anschutz Medical Campus

University of Colorado Boulder (CU Boulder) Education Abroad Frequently Asked Questions about the Health Insurance Policy and Gallagher Global Assistance (AXA)

Who is Health Special Risk, Inc. (HSR)?
Health Special Risk, Inc. is responsible for processing your claims and answers your benefit questions. Their dedicated claims analysts and customer representatives can address any questions you have regarding your claims.

When Should I Call HSRI, Inc.?
Call HSR, Inc. if you have general inquiries regarding your medical benefits, eligibility, claim status or reimbursement issues. If HSR, Inc. is closed and you have a true emergency with respect to one of these areas (for example hospital will not discharge patient unless payment is received in full) please contact Gallagher Global Assistance (AXA) as they can contact our staff after hours**.**

Who is Gallagher Global Assistance (AXA)?
AXA is the travel assistance company which services your CU Boulder education abroad program. AXA is responsible for and adjudicates the Medical and Travel Assistance benefits, which includes services such as Emergency Medical Evacuation/Repatriation, Repatriation of Remains, Security and Political Evacuation Services, Natural Disaster Evacuation Services, Joining of Injured Family Member, and any overseas Medical, Dental and Pharmacy referrals. AXA offers a highly trained medial help line, staffed by registered nurses and physicians. AXA is open 24 hours a day, 7 days a week including all holidays.

How do I contact Gallagher Global Assistance (AXA)?
For 24-hour access please contact AXA:

Toll-Free: 1-866-693-6873
Direct Dial: 1-312-935-9242
Email: GallagherGlobalAssistance@ajg.com

When Should I call AXA?

- If you are residing outside the United States and want a referral to a physician, hospital, or pharmacy in your area.
- Whenever you are having a medical emergency and you are unsure of how to proceed (after you have addressed the immediate medical problem). For example, contact AXA if you wish to obtain a referral to a specialist or need a second opinion, request that your treating physician consult with the AXA physician and/or your home country attending physician, or need help determining if it is medically prudent to continue with your current assignment.
- If you are located outside the United States and need assistance with payment arrangements.
- In the event you have to be medically evacuated from one location where medical treatment is not available, to another where treatment is available, as a result of a covered accident or sickness.*
- In the event of a natural disaster warranting evacuation.
- In the event of emergency security and political situations warranting evacuation.

*PLEASE NOTE SERVICES RENDERED WITHOUT THE AUTHORIZATION AND/OR INTERVENTION OF AXA WILL NOT BE COVERED. Review the AXA plan description for several other assistance services. This information can be found with your policy summary.

What are the program benefits?

Insured by CHUBB Insurance Company	
Deductible per accident and sickness	$0 (no deductible applies)
Maximum Medical Benefits per accident and sickness	$500,000
Eligible expenses incurred in your home country per accident and sickness	$25,000
Accidental Death and Dismemberment • Participant • Spouse • Child	 $25,000 $5,000 $1,000
Emergency Reunion Benefit • Benefit Maximum • Daily Benefit Maximum • Maximum Number of Days	 $3,000 $300 10days
Provided by Gallagher Global Assistance (AXA)	
Medical Evacuation	100% of the covered expenses
Repatriation of Remains	100% of the covered expenses
Security Evacuation Benefits	$100,000

Together, these plans are designed to cover you for medical expenses incurred as a result of a covered accident or sickness and any assistance services needed while abroad. Please review your policy summary carefully, particularly those sections titled "Description of Coverage", "Covered Medical Expenses", "Limitations on Covered Medical Expenses" and "General Policy Exclusions".

Am I covered for pre-existing conditions?
Yes, eligible expenses incurred for treatment of pre-existing condition as covered as any other medical benefits.

Is Pregnancy covered?
Yes, pregnancy claims are eligible like any other covered sickness.

Is any form of birth control is covered?
No.

What is trip interruption coverage?
We will reimburse the cost of a round-trip economy air and/or ground transportation ticket for a Covered Person's Trip, up to the Maximum Benefit shown in the Schedule of Benefits, if his or her Trip is interrupted as the result of:

1. the death of a Family Member; or

2. the unforeseen Injury or Sickness of the Covered Person or a Family Member. The Injury or Sickness must be so disabling as to reasonably cause a Trip to be interrupted; or
3. a Medically Necessary covered Emergency Medical Evacuation to return the Covered Person to his or her Home Country or to the area from which he or she was initially evacuated for continued treatment, recuperation and recovery of an Injury or Sickness; or
4. substantial destruction of the Covered Person's principal residence by fire or weather related activity.

"Family Member" means a Covered Person's parent, sister, brother, spouse, child, grandparent, or in-law.

Is Routine/Preventive Care covered?
No. This policy is strictly for a covered accident or sickness.

Am I covered for dental?
Routine dental care such as cleanings and X-rays are not covered. If as a result of a covered accident, a sound natural tooth is injured, the maximum amount allowable is $250.00 per tooth. A sound natural tooth is one where there is no evidence of a cavity or it has never been previously restored. The policy does have a $500.00 maximum benefit for emergency dental treatment or extractions needed to alleviate pain.

Am I covered for a routine eye exam?
No. The policy excludes routine eye exams, including glasses and contacts. The policy excludes all refractive disorders (conditions corrected by glasses, contacts). The policy will only consider a covered accident or sickness of the eye(s).

Are Taxi cab fares to a provider's office or hospital covered?
No.

Can I go to any physician or hospital I want?
Yes. Your policy is an indemnity plan which allows you to go to the physician or hospital of your choice.

OUTSIDE THE UNITED STATES YOU CAN PHONE AXA FOR A REFERRAL OR DIRECT PAYMENT TO A HOSPITAL/DOCTOR.

Will I have to pay when I go to the doctor?
When outside of the United States, you will likely be asked to pay for your medical care first and then will need to seek reimbursement. When you submit claims for reimbursement, you will need to have the completed claim form and the itemized bill(s). Please be sure to take copies of all paperwork for your files and send to:

Health Special Risk, Inc.
HSR Plaza II
4100 Medical Parkway
Carrollton, Texas 75007
coloradoclaims@hsri.com
1-866-345-0973

How can my overseas medical provider contact you?
The medical provider may contact AXA at 1-866-693-6873, 1-312-935-9242, or email GallagherGlobalAssistance@ajg.com
Usually, arrangements for direct payment to the medical provider are possible once we send written confirmation of your insurance benefits. Payment can then be made in the form of a check or electronic transfer of funds directly to the medical service provider.

How do I buy prescription drugs?
The CHUBB plan requires that you pay for the prescription at time of purchase from the pharmacy. With a completed claim form, please submit the **original** detailed receipt which includes your name, physician's name, date, medication name, strength, quantity and price to HSR, Inc. for consideration of payment. No cash register tapes will be accepted. If you are currently taking prescribed medication, you will need to see a physician in your host country in order to obtain any refills.

How do I get reimbursed?
By submitting what is known in the insurance industry as a claim. A claim is a request for payment in accordance with an insurance policy. For our purposes, this requires the **original** bill, along with a completed claim form. Please be sure to take copies of all receipts for your files.

Where can I get a claim form?
A claim form can be found on the CU Boulder website:
http://abroad.colorado.edu/?FuseAction=Abroad.ViewLink&Link_ID=7A17F1D1-F9BB-E79B-ADDE7D5F6C02EF40

How often do I need to submit a claim form?
One claim form will be required for each new and separate accident or sickness. Additional claim forms do not need to be submitted if you are under continuing care with medical providers for the same condition.

Why do I need to submit a claim form?
The claim form gives HSR, Inc. the information they need to process your claim. The following are just a few examples of
Why a claim form is required:

1. **Loss due to an accident**: The claim form enables the claim examiner to determine where, when and how the accident occurred.
2. **Multiple claims**: Your benefits are based on a "per accident/per sickness" basis. If you are being treated for more than one condition at the same time, the claim form allows you to designate which charges belong to which condition so that you may be properly reimbursed.
3. **Authorization for Release of Information**: A completed claim form includes the necessary authorization for release of information. This allows the insurance company to request critical information from the medical providers when necessary without further delay.
4. **Missing Information**: All claims submitted without the required information will result in a delay in processing.

Is any information needed in order to pay a claim?
If the treatment you received was a result of an accident, you will receive a letter from the claims administrator asking for information about the accident, i.e. was it the result of a car accident, from

playing sports, etc. Your claim cannot be processed without this information, so please respond to the letter promptly.

Am I covered in my home country?
This is a limited benefit. Eligible medical expenses incurred in your home country, are covered up to a maximum of $25,000 per accident or sickness. The policy is intended to cover you while attending school abroad and any vacations or return trips to your home country during the time enrolled. However, if you drop out of the study abroad program for any reason, (including accident, sickness, or pregnancy) your coverage under this policy will terminate.

Can I submit all of my bills once I return to my home country?
Yes, however, you must notify HSR, Inc. of the claim within 90 days of occurrence. Only **original** receipts will be accepted, please keep photocopies for your records.