

YOUR GEORGETOWN MEDICAL COVERAGE

What is the basic difference between the two cards I received in orientation at Georgetown?

MEDEX/CMI is your Georgetown accident and sickness insurance. This is the contact you will use in MOST cases.

International SOS is NOT a medical insurance. It does, however, cover emergency evacuation (as does MEDEX).

What medical expenses does my MEDEX/CMI insurance policy cover? Is there a deductible or coverage limit?

The expenses covered by this policy are very clearly and briefly outlined in the following link under the heading "Covered Expenses":

<http://studentaffairs.georgetown.edu/insurance/studyabroadcoverage.pdf>

Note that many expenses, such as hospitalization and surgery do NOT have a deductible. Other expenses, such as injury to teeth or nervous or mental disorders, have a coverage limit.

Additional services provided by MEDEX include emergency evacuation and a medical advice line in English. In the event of hospitalization, MEDEX provides consultations with English-speaking doctors who can monitor your treatment.

How do I get medical treatment to be covered by MEDEX/CMI?

To open a case, you must call the numbers listed on the back of your card. You will need to provide the information (Policy number, etc.) listed on the front of your card. The program can provide you with a Sample Claim Form.

Can't I just hand my MEDEX/CMI insurance card to a doctor?

Doctors in Europe do not accept US health insurance cards. You will need to pay your doctor expenses and get reimbursed later.

How to use the MEDEX coverage for general doctor visits?

For common ailments, go visit a doctor locally and pay upfront. Ask for receipts for visit and any prescription medicine and afterwards, file a claim form for reimbursement.

What about in an emergency?

In case of an emergency, or major medical services, you must call the 24-hour MEDEX number collect: (410) 453 6330 for pre-approved treatment. From Spain, you can also call the toll-free number 900-98-4467. There are also toll-free numbers from other countries, included in the following document:

https://overseasstudies.georgetown.edu/customtags/ct_FileRetrieve.cfm?File_ID=05077

[B7C4F06707B06027271731F73727C7C1B7C007F026B76000303700274710E7505037B730002](http://www1.georgetown.edu/svp/rm/35479.html)

In case of a serious emergency, do not stop to get in touch with MEDEX. Get attention immediately, and MEDEX will later coordinate care and payment with local medical facilities! However, it is important to contact MEDEX as soon as possible thereafter.

Will MEDEX/CMI pay for transportation in the event of illness?

Under the “Emergency Reunion Benefit,” if you are hospitalized and a doctor certifies that you would benefit by having a family member accompany you, MEDEX/CMI will pay for transportation and daily expenses of your family member. All travel and expenditures must be pre-approved by the company.

In addition, the “Trip Interruption Benefit” stipulates that if an immediate family member dies or becomes ill while you are abroad, MEDEX/CMI will cover your transportation to be with them. This coverage does not include grandparents or cousins. This expense has to be pre-approved by MEDEX/CMI, and normally they must make the travel arrangements.

What other things are covered under my MEDEX/CMI insurance?

MEDEX will also provide translation in emergency situations, referrals to local providers and medical evacuation. If you need legal services for a civil offense, MEDEX will provide you with a list of local lawyers.

What services does International SOS provide to me?

A detailed list of services provided by this company can be found in the following links:
<http://www1.georgetown.edu/svp/rm/35479.html>

An overview of the services provided by SOS is available in the following link:
<http://www1.georgetown.edu/svp/rm/services/international/36899.html>.

Note that some services incur an additional charge.

In what countries do I receive coverage?

You receive coverage anywhere outside the United States. Make sure you bring your cards when traveling outside your host country.

If I lose my cards, how can I get replacement cards?

Since cards are not personal, but linked to a group plan, you can just log in on the Office of Overseas Studies website and download and print out scanned cards:
<http://overseasstudies.georgetown.edu/>

SUMMARY, MEDICAL INFORMATION “QUICK LINKS”:

- OIP’s general information about your overseas health insurance coverage. Includes link to MEDEX/CMI claim forms:
http://overseasstudies.georgetown.edu/index.cfm?FuseAction=Abroad.ViewLink&Parent_ID=0&Link_ID=B4070783-F8EE-6047-CCC9A7133A56EE00&pID=10&IID=37
- Coverage provided by MEDEX/CMI Accident and Sickness Insurance:
<http://studentaffairs.georgetown.edu/insurance/studyabroadcoverage.pdf>
- Services provided by SOS International:
<http://www1.georgetown.edu/svp/rm/services/international/36899.html>
- Explanation of the roles of three companies (ACE, ACI and MEDEX) in providing your insurance coverage while abroad:
<http://studentaffairs.georgetown.edu/insurance/studyabroadservices.html>