

COVID-19 Update: Student Insurance FAQs
May 5, 2021

Dear Valued Partners,

Ensuring the health & wellbeing of our members in these exceptional times is our highest priority at GBG. We are committed to help prevent the spread of COVID-19 and want to ensure our members have access to the prevention, testing and treatment needed to handle the current situation. We have updated this FAQ sheet as of **May 5, 2021** and it will replace the previous FAQ document dated January 28, 2021.

This document serves to clarify the support we can offer for COVID-19 and provides responses to frequently asked questions and can be used to respond to external inquiries for our medical plans.

Question: Will COVID-19 be covered by my GBG international student policy?

- **Response:** Your medical policy covers COVID-19 subject to the terms and conditions of your policy limits and subject to your normal policy conditions. Please refer to your own policy terms or contact your broker or GBG if you need further clarification.

Question: How am I covered for COVID-19 testing?

- **Response:** GBG will pay for all medically necessary testing, including antibody testing, if directed by a doctor and it is an approved test performed at an appropriately licensed facility. Tests that are not medically necessary may only be covered where members have either preventative or wellness benefit in their policy and these are restricted to one test per policy year, unless specifically required as part of a recognized contact tracing program. Any policy co-share will be waived for all eligible tests.

Question: Am I covered for COVID-19 treatment?

- **Response:** Yes. GBG will pay for all medically necessary treatment for COVID-19 related conditions under the normal benefits and terms of the policy, irrespective if the policy wording contains any Pandemic exclusions.

Cost-sharing continues for COVID-19 related diagnosis and treatment until further notice.

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Question: Will a vaccination for COVID-19 be covered?

- **Response:** Currently all vaccines are being controlled and administered by local governments & regulators. Members who have insurance plans with preventive or wellness benefits included would be covered for a COVID-19 vaccine should it become more widely available, subject to normal policy conditions.

Question: If I have an adverse reaction to the COVID-19 vaccination, will I be covered?

- **Response:** An adverse reaction to the vaccine should be covered based on the policy's terms and conditions. Medical benefits would then apply regardless of preventive benefits.

Question: If my University or College is only offering courses online or using a hybrid course model, will I meet eligibility requirements?

- **Response:** An exception has been made during COVID-19 for an International full-time student who would otherwise be actively attending class and is enrolled in classes **online or** through a hybrid program (partial classes online and partial classes in person) solely because his college or secondary institution determined that because of COVID-19 it would only conduct classes in this manner. In this case, the international student is considered to be actively attending classes.

Note: This cover applies where the student was enrolled in a physical campus and due to circumstances teachings are now online. Cover is not intended for students strictly taking online courses, through an online-only College or University (e.g., University of Phoenix).

Question: Is telemedicine covered?

- **Response:** For policies with a Telemedicine service provided members can use that service without restriction. For other policies benefit will be allowable for members to use telemedicine services as per normal outpatient services, to be used during the COVID-19 period irrespective of any current policy wording restrictions. The telemedicine consultation must be provided by a licensed medical provider and performed in accordance with local regulations covering the provision of telemedicine services. All normal policy terms and conditions apply, and the cost of the consultation should be reasonable & customary.

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Question: Am I covered when I travel from my home country to my country of residence (or work / study location)?

- **Response:** Yes. Insured members will be covered both in their country of residence (or work / study location) and home country (or passport country) and during transit periods from these countries. Members also will be covered for any work-related travel that is approved by their employer.

Please also note:

- This does not apply to Travel products where normal policy terms apply
- If you have additional questions, please contact our Account Management Team at agentsupport@gbg.com
- All other standard terms and conditions of the policy apply
- This variation of policy runs until further notice
- The global COVID-19 situation is an evolving one and we are directing members to both the WHO & CDC websites as a useful source of the current status, travel advice and general healthcare guidelines:
 - <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>
 - <https://www.cdc.gov/coronavirus/2019-ncov/protect/index.html>
 - <https://www.cdc.gov/coronavirus/2019-ncov/summary.html>
- Members should also refer to the current guidance in their local country & region