

Tilton School Student Health Insurance International Students Information for 2023-2024

General Information About Student Health Insurance

Out of concern for the health and welfare of all our students, Tilton School requires that every student be covered by a comprehensive injury and sickness plan; one that meets the high cost of medical services and is accepted by local providers and practitioners.

Our current plan is administered by Clifford Allen Associates in partnership with Global Benefits Group, and underwritten by Crum & Forster. This plan is the best option to minimize out of pocket expenses to families if a student requires medical or behavioral health services while at school.

General Plan Details

The student health insurance plan provides primary, first dollar benefits for those who do not have any insurance or whose coverage is not accepted outside your geographical area. This plan was designed specifically for private secondary schools.

- *Please note that we will not accept medical insurance policies issued in a foreign country or from a company outside the U.S. If you have questions as to whether your student's current health insurance may satisfy the school's requirements, please contact us prior to enrolling your student.*

This document is intended to address questions you may have about the insurance coverage, the enrollment process, and what to expect afterwards.

Q. When does coverage begin?

A. In accordance with the academic calendar of Tilton School, coverage begins on August 25th, 2023.

Q. How long does coverage last?

A. You may enroll your student for a minimum of 10 months of coverage is required for each student. The ending date is based on the coverage period elected, according to the table below:

<u>Coverage Period</u>	<u>Ending Date</u>
10 months	June 24, 2024
12 months	August 25, 2024

NOTE: If during the school year you find you need additional coverage, up to 12 months from the start date of the policy, you can purchase the additional coverage. If you need additional months, please contact the Business Office at business_office@tiltonschool.org, do not wait until the initial purchase period has expired before purchasing additional coverage.

Q. Who can I contact if I have questions about the student health insurance plan?

A. Please contact the Tilton School Business Office or Health Center 603-286-4342 should you have any questions prior to enrolling for coverage. Once enrolled, you may contact Clifford Allen Associates at 888-342-2224 or GBG Assist at 800-730-2417.

Q. Who is eligible for the international student health insurance plan?

A. Students are eligible for the international plan according to the following requirements:

- International students with citizenship outside the United States
- Students with dual citizenship (U.S. citizenship + international citizenship), but whose family resides outside the United States full-time.

Q. Does the international student health insurance plan cover my student when traveling outside the U.S.?

A. The plan will cover students anywhere in the world, *except in their home country*.

Q. My international student already has health insurance. Do I need to purchase the school plan?

A. If you have questions regarding your student's current medical insurance and whether or not it will be considered sufficient, please contact Tilton School Health Center email: healthcenter@tiltonschool.org

Q. Where can I find information about the benefits included in the health insurance plan?

A. The Tilton School Website, tiltonschool.org Click on **Accepted Students**, then page down to **Helpful Links and Resources**.

Q. How much does coverage cost?

A. The annual premium is based on the coverage period elected, according to the table below:

<u>Coverage Period</u>	<u>Annual Premium</u>
10 months	\$2,160.00
12 months	\$2,385.00