COVID-19 Update: Student Insurance FAQs
August 3, 2020

Dear Valued Partners,

With the constantly changing environment around COVID-19, GBG remains committed to ensuring the health and wellbeing of our members and is pleased to be able to clarify the support we can offer at this time. We have updated this FAQ sheet as of August 3, 2020 and it will replace the previous FAQ document dated July 20, 2020.

This document provides responses to Frequently Asked Questions. Please distribute to your partners and insured members.

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: Will the cost-sharing programs for COVID-19 continue?

• Response: Testing for COVID-19 will be covered under your policy if you are referred by a medical practitioner and it is carried out at an approved facility, subject to the terms and conditions in your policy. GBG will waive any cost sharing provisions in your policy, such as a co-pay or deductible, for any eligible COVID-19 test.
• Response: If testing is not medically necessary, and your policy includes a wellness/preventive benefit, a test is covered but limited to one per year.

Question: Will a COVID-19 vaccine be covered by my policy?

• Response: Coverage is based on the medical policy and subject to the normal policy conditions. If the policy includes wellness/preventive benefits, the vaccine will be covered. If there is no wellness/preventive or immunization benefit, the vaccine will not be covered.
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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**: Benefit will be allowable for 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 medically necessary, 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.

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.

Question: Am I covered for COVID-19 during vacation or leisure travel?

- **Response**: GBG will continue to follow CDC and WHO guidelines for any non-essential travel. In general, because of the constantly changing nature of outbreaks throughout the world, COVID-19 will not be covered for non-essential travel, even if going from one Level 3 country to another Level 3 country. GBG will consider exceptional requests for personal reasons, such as family emergencies, critical work & legal matters or medical treatment, to travel to Level 3 countries against CDC guidelines.
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Please also note:

- 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
- The global COVID-19 situation continues to evolve, 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.