

## **HEALTH INSURANCE INFORMATION**

This gives extra information on additional insurance that may be required for the year abroad and has been taken from the various university websites and/or feedback from students who have undertaken the year abroad up to 2013/14. Students on both BSc International Management and BSc International Management with American Business Studies are covered automatically by the University of Manchester Travel Insurance policy. Students should note that cover is only provided two weeks either side of the study period so if students wish to travel before or after an exchange for a period of longer than two weeks, alternative arrangements should be made to purchase Travel Insurance. Further information on the cover can be found at:-

<http://documents.manchester.ac.uk/display.aspx?DocID=1732>

Please note that information is subject to change.

## **BSc International Management - European Destinations**

### **Application For European Health Insurance Card (EHIC)**

The EHIC is valid in all European Economic Area (EEA) countries. The EEA is a free trade zone between countries of the European Union (EU), Iceland, Norway and Liechtenstein. The regulations on access to healthcare in the EEA also apply in Switzerland.

For more information about what is covered in each country, see the [country-by-country guide](http://www.nhs.uk/nhsengland/Healthcareabroad/pages/Healthcareabroad.aspx)<http://www.nhs.uk/nhsengland/Healthcareabroad/pages/Healthcareabroad.aspx>

Further information on insurance provision for European partners is as follows with additional information where available for non EU students.

### **Aalto University School of Economics, Helsinki, Finland**

Taken from website:

By joining the Aalto University Student Union students are entitled to the services provided by the Student Health Service (YTHS). The service does not cover all the medical costs, so all international students are strongly recommended to have a medical insurance of their own. For some international students it is mandatory to have a medical insurance in order to get a residence permit in Finland.

### **Bocconi University, Milan, Italy**

Taken from website:

All international students must have an appropriate insurance. In Italy, the National Health care System is provided by a public health care service (SSN). Only foreign citizens with a permit of stay may apply for the service to the ASL (local branch of the National Health Care Service).

[http://www.unibocconi.eu/wps/wcm/connect/Bocconi/SitoPubblico\\_EN/Navigation+Tree/Home/Services/International+Relations/International+Students/International+Student+Desk/Before+Your+Arrival/Health+Insurance/](http://www.unibocconi.eu/wps/wcm/connect/Bocconi/SitoPubblico_EN/Navigation+Tree/Home/Services/International+Relations/International+Students/International+Student+Desk/Before+Your+Arrival/Health+Insurance/)

**EU students** are required to have health insurance coverage. Before leaving for Italy they must request one of the following forms in their home country:

For stays shorter than 90 days: European Health Insurance Card – “TEAM/HEIC Card”

For stays longer than 90 days: E106/E109/E120/E121/E33/E37

This will give them full access to our Sanitary System.

**Non-EU students** are strongly recommended to have a health insurance policy with international validity certified by the Italian Diplomatic Representative abroad (before leaving their home

country). In order to get the Permit of Stay they are indeed required to purchase a private Health Insurance for the entire duration of their stay in Italy. As an alternative, non EU-students with no health insurance coverage must purchase INA-ASSITALIA insurance upon arrival in Italy. This insurance will cover only expenses in the event of emergency treatment and/or urgent hospitalization in Italy. Besides, a second (optional) insurance will be needed in order to receive sanitary assistance in Italy (family doctor/general practitioner): this insurance can be obtained by registering to the ASL (local branch of the National Health Care Service).

### **Copenhagen Business School, Denmark**

Taken from website:

All students are required to have a health insurance from their home country covering medical repatriation for the full semester. We strongly recommend that students also have liability insurance as well as personal insurance covering theft etc.

### **RSM, Erasmus, Rotterdam, Netherlands**

Taken from website:

Foreign students are not automatically insured in the Netherlands.

Before you arrive to the Netherlands, you need to make sure that you have made arrangements to be properly insured against the costs of medical treatment. Check if medical insurance in your home country covers medical costs in the Netherlands and bring an international declaration form or a European Health Insurance Card with you. If your current health insurance does not cover costs made in the Netherlands, you need to get a new or special insurance policy for the duration of your stay. A proper insurance covering illness, accidents and liability is also required for obtaining a residence permit.

<http://www.rsm.nl/rsm-for-your-exchange/master-exchange/practical-information-need-to-know/medical-insurance-health-care/>

### **Universitat St Gallen, Switzerland**

Taken from website:

Full-semester guest students must either have proof of sufficient health insurance coverage for Switzerland from provider in home country or purchase health insurance in Switzerland (costs vary CHF 90.00 to 280.00/month). Acceptable proof varies according to nationality.

### **University of Economics, Prague, Czech Republic**

Taken from website:

Recommended to arrange own health insurance prior to arrival.

### **Stockholm University School of Business, Stockholm, Sweden**

Taken from website:

All students in Sweden are covered by the Swedish state's personal injury insurance during school hours as well as while traveling to and from the university.

All foreign students are covered by Kammarkollegiet's Student IN insurance 24 hours a day during their time in Sweden.

### **EM, Strasbourg, France**

Taken from website:

All students from a country outside the European Union (with the exception of Quebec) must join a French health insurance scheme. The cost amounts to approximately €210 for the semester or year (rate for the 2011-2012 academic year (this has not been updated on the website), subject to modification). During your administrative enrolment in The EM Strasbourg Business School, you

must choose between the two health providers for your health insurance. Visit the EM Strasbourg site for further information on the schemes.

### **IESEG Lille, France**

Taken from website:

Housing Insurance Students are required to subscribe an insurance to cover personal and civil liability. Coordinators will send information to students before arrival.

European students must ask for the European Health Insurance Card in their country.

Non-European students staying more than 3 months are obliged to subscribe to the French health insurance before arrival (around EUR 210), but we also encourage them to have an international insurance, covering them for travels, lost luggage, repatriation and civil liability. Our staff will provide students with complementary information and wire payment details. For those who stay a complete academic year, please bring a birth certificate for the registration to the French health insurance.

### **Lund University, Sweden**

Taken from website:

All students at Lund University are covered for accidents occurring within the framework of their studies (for example: during classes, while studying at a university library and when travelling from dorm to class). In addition, the Swedish State has designed an insurance for foreign students in Sweden which Lund University has executed as a group insurance for all its exchange students, free of charge to them. This provides foreign students cover for emergency medical expenses. It also contains a certain accident cover in the form of a fixed amount in conjunction with disability or death, as well as liability and legal expenses cover. It applies twenty-four hours a day in Sweden. Note that this insurance only applies in Sweden, so if students travel outside of Sweden they will need additional insurance coverage. Unless the student desires more generous terms and conditions, no further insurance is required. Please read the terms and conditions.

<http://www.lunduniversity.lu.se/current-students/health-care/medical-insurance>

### **NHH, Bergen, Norway**

See website:

<http://www.nhh.no/en/about-nhh/living-in-norway/health-care.aspx>

### **University of Mannheim, Germany**

Taken from website:

Non-EU citizens are required to purchase a German public health insurance policy. Students will have the opportunity to buy German health insurance during the enrolment period at the International Office for about € 70 per month (standard price for all students from all health insurance companies). International health insurance policies are not accepted.

<http://www.uni-mannheim.de/welcomecentre/english/guidebook/index.html>

### **Uppsala University, Sweden**

See website:

<http://www.uu.se/en/join-us/medical-and-health-insurance/>

### **Vrije University, Amsterdam, Netherlands**

Students are responsible for arranging a health insurance, third-party liability insurance and travel insurance. Everyone in Holland must have insurance for medical expenses. Which type of healthcare insurance you need depends on your personal situation. There are three different types of cover: Dutch public healthcare insurance, an EU Health Insurance Card or a private insurance.

## **WU Wien, Vienna, Austria**

Taken from website:

If students do not have insurance coverage from their home country for their stay in Austria, they are strongly advised to purchase the student insurance. This insurance covers medical treatment and accidents. General dental treatment is included as well.

<http://www.wu.ac.at/io/incoming/services/en/>

## **BSc International Management - Non-European Destinations**

### **University of Auckland, New Zealand**

All international students are required to have health and travel insurance while studying in New Zealand.

<http://www.auckland.ac.nz/uoahome/for/international-students/is-how-to-apply/is-health-and-travel-insurance/>

### **University of Otago, New Zealand**

The New Zealand Government requires that all international students have appropriate and current medical and travel insurance while studying in New Zealand.

For full Insurance information please visit: <http://www.otago.ac.nz/international/healthcare.html>

*Alternative Insurance Policies* - Alternative insurance policies will be considered and may be accepted. Insurance requirements may be found at <http://www.otago.ac.nz/international/healthcare.html>. Alternative insurance policy must be submitted no later than six weeks prior to the start date at Otago to the Insurance Administrator at: [international.insurance@otago.ac.nz](mailto:international.insurance@otago.ac.nz).

Since 2012/13, Otago accepted the University of Manchester Travel Policy but students should check on an annual basis whether this is the case.

### **Chinese University of Hong Kong**

**University Health Service** - The University Health Service (UHS) at CUHK provides free primary care facilities and clinical services to all local and exchange students. Basic medication is free of charge.

**Insurance** - Exchange students should arrange, at their own cost, accident and sickness insurance coverage with provisions for emergency evacuation/rescuer's expenses and repatriation for the duration of their studies in Hong Kong. If students have plans to travel outside Hong Kong, they should make sure that their insurance policy covers those regions as well.

### **HKUST Business School, Hong Kong**

Up until 2013/14, health insurance was compulsory at HKUST. However, HKUST confirmed in April 2013 that it will now waive this requirement and will accept the University of Manchester Travel Insurance. Students **must** check on an annual basis to see whether this is the case.

An insurance plan meeting HKUST requirements is offered through HKUST. Students are advised to purchase this plan. Students whose existing plan does not meet all our requirements will be required to purchase the HKUST plan in addition. Details on this plan will be provided in the Greetings Package to students.

[http://sfao.ust.hk/insurance/info\\_nontravel.html](http://sfao.ust.hk/insurance/info_nontravel.html)

## **The University of Hong Kong**

Exchange students are eligible for outpatient primary care services provided by the University Health Service. Exchange students are required to obtain medical insurance for in-patient medical services and dental services, and to provide the China Affairs Office, Academic Liaison Section, Registry with a copy of the insurance upon receiving an offer of admission.

MBS suggests that students should check whether the University of Manchester policy is acceptable on arrival.

<http://www.als.hku.hk/admission/exchange/incoming/health-insurance>

## **Singapore Management University, Singapore**

Taken from the website:

It is compulsory for all incoming exchange students to purchase the Student Personal Accident Policy & Medical Insurance as chosen by SMU.

Cost for this insurance is included as part of the Misc. Fees. Details on both insurance can be found at:

<http://studentlife.smu.edu.sg/student-life/student-insurance-coverage>

Check on arrival whether this can be waived by the University of Manchester policy. It appears that students in 2012/13 and 2013/14 did not purchase SMU insurance but students should check to see whether this still applies for the year of exchange.

## **National University of Singapore**

Taken from the website:

All full-time students (including Non-Graduating Students) must be covered under the compulsory Group Medical Insurance Scheme. The Scheme comprises of 3 components:

- » Personal Accident Insurance Coverage
- » Hospitalisation, Surgical & Mental Health Insurance Scheme
- » Outpatient Specialist Care

Student in 2013/14 quoted:

“NUS requires students to pay ‘Health and Student Services Fee’ which is around £45 for the whole year. There is a health centre on campus which is very cheap for students. It requires you to pay your expenses and then you can reclaim them from your insurance. Moreover, National University Hospital, the biggest hospital in Singapore, is next to NUS campus, which is convenient in case of any serious health problems.”

Check the website:

<http://www.nus.edu.sg/uhc/healthservice/insurance/G&NG.html>

## **FOR ALL AUSTRALIAN PARTNERS**

**PLEASE NOTE THAT PURCHASING OSHC IS PART OF THE VISA PROCESS. ALSO NOTE THAT YOU MAY BE REQUIRED TO ATTEND A MEDICAL IN ORDER TO GAIN A VISA. IT APPEARS THAT STUDENTS ARE SELECTED FOR THIS AT RANDOM SO PLEASE NOTE IT DOES NOT HAPPEN TO EVERY APPLICANT. THERE IS A CHARGE FOR THIS MEDICAL.**

**University of Queensland, Australia**

<http://www.uq.edu.au/international-students/get-health-cover>

**University of Melbourne, Australia**

<http://services.unimelb.edu.au/international/visas/oshc>

Student in 13/14 quoted:

“Health cover is compulsory and must be purchased before coming over to the university, it was around \$600. This is completed and paid for in the application process, making it very simple to purchase. The Overseas Student Health Cover (OSHC) will cover most things, including doctor’s appointments. Manchester’s health insurance I believe will cover everything that this doesn’t. “

**University of Sydney, Australia**

<http://sydney.edu.au/future-students/international/undergraduate/costs/health-insurance.shtml>

**UNSW, Sydney, Australia**

<http://www.international.unsw.edu.au/living-sydney/visas/>

Student in 13/14 quoted:

“You have to purchase additional OSHC health cover to come to Australia, if I remember rightly it costs about £500/600. You can buy it through a number of different providers and once you are in Australia you need to go into the office of the provider you have chosen and get your medicare card. If you need to go to the doctor or anything you will have to pay for it and then claim it back.”

**UWA, Perth, Australia**

<http://www.international.uwa.edu.au/newstudents/health>

Student in 13/14 quoted:

“All student visa holders must have medical insurance or Overseas Student Health Cover (OSHC) for the duration of their student visa- which was \$562.”

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