Accident and Sickness Insurance for Short-Term Summer Program Participants

University of Chicago, Summer 2018

Overview: As a participant in a short-term summer program at the University of Chicago, you receive accident and sickness insurance through AIG Personal Accident Insurance. This coverage lasts for the duration of your summer program, i.e., the coverage begins on the first day of your summer program and ends on the last day of your participation in the program.*

What type of coverage is this? This plan should be viewed as two complementary forms of insurance: 1) medical insurance coverage for accidents, injuries, and/or illness, and 2) travel assistance coverage for emergency evacuation or repatriation services. Please note that if you have a chronic condition (e.g., asthma, diabetes, etc.) this insurance will only cover incidents that occur while you are participating in the UChicago summer program. It will not cover routine medicines or therapies needed to manage your chronic condition.

How do I use this insurance policy? If you have an accident or become ill while you are participating in the UChicago summer program, you should first seek care at the on-campus Student Health Service or Student Counseling Service. You can find their locations and hours at wellness.uchicago.edu.

If you are then referred to a specialist or need a specific procedure (e.g., labs or X-rays) you will need to show your AIG insurance card as proof that you have accident and sickness insurance. Be sure to write your name on the card in advance.

If these on-campus clinics are closed or unavailable at the time you are needing care, then you should either go to an immediate care clinic to receive care, or if you are experiencing a medical emergency you should go to the closest emergency department at a hospital. When you arrive, you should show your AIG insurance card.

What if I already have insurance? If you have insurance that covers you in Chicago for the duration of your summer program, that insurance will be considered your “primary” insurance. When you seek care you should show your insurance card for this primary coverage. The AIG accident and sickness insurance provided by UChicago will be considered “excess” insurance for students who already have insurance coverage.

Where can I get more information about this policy? For a detailed list of the coverage and exclusions under this policy, visit: studentinsurance.uchicago.edu.

If I have questions, who should I contact? For questions about your accident and sickness insurance benefits, please call AIG at 1-800-551-0824, Monday through Friday from 8:30 a.m. to 5:00 p.m. Eastern time. For non-urgent, general inquiries, please email studentinsurance@lists.uchicago.edu.

* This insurance coverage is provided to participants in most UChicago short-term summer programs convening on the Hyde Park Campus. Please ask your program administrator if you have questions about whether your program is covered.