

GUIDE TO STUDENTS SAFE

UNIVERSITY MEDICAL AND TRAVEL INSURANCE



VICTORIA UNIVERSITY OF
WELLINGTON
TE HERENGA WAKA

Allianz Partners

1. Renewal of insurance is automatic for returning students. Family insurance must be renewed annually.
2. The following is a guide only. The acceptance or rejection of all claims is decided by Studentsafe, and will be based on the full policy wording, available at

 www.insurancesafenz.com

In a serious emergency requiring an ambulance call 111

Your insurance policy number is the same as your Student ID number:

As an international student, you must have insurance to cover the unexpected costs that can come up when you're far away from home. Studentsafe Inbound University covers your medical bills (with some exceptions – see next page), loss or damage of your personal belongings, personal liability and some unexpected costs relating to your travel.

Immigration New Zealand requires international students to have appropriate and current medical and travel insurance while they are studying in New Zealand.

This guide answers some frequently asked questions about insurance. If you have other questions or need help making a claim, please contact the Insurance Advisor at Wellington University International:

Level 2, Easterfield Building, Kelburn Campus

Phone: 04 463 9458

Email: international-insurance@vuw.ac.nz

 www.wgtn.ac.nz/insurance

Check the Wellington University International website for office hours, or call/e-mail to make an appointment.

To check the progress of a claim, you can call or email Studentsafe directly:

Phone: 0800 486 004

Email: claims@insurancesafenz.co.nz

 www.insurancesafenz.com/studentsafe

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FREQUENTLY ASKED QUESTIONS

WHAT ARE THE DATES OF MY COVER?

You are automatically covered for 31 days prior to the course start date, including transit from your country of origin to New Zealand. Your cover ends at your arrival in your country of origin following completion of your course of study, or withdrawing from your course of study and leaving New Zealand, or to the expiry date of your student visa provided you have paid an appropriate premium, or 150 days following your course end date or to the expiry date of your student visa, whichever is the earlier.

CAN I GET INSURANCE FOR MY FAMILY?

You can arrange additional insurance cover for your spouse/partner/dependent children if they came with you to New Zealand. Please contact the Insurance Advisor (international-insurance@vuw.ac.nz) for more information.

WHAT IS DIRECT BILLING?

If you have Studentsafe insurance, the bills for most medical consultations at Student Health (campus medical centre) and sessions at Student Counselling can be sent directly to Studentsafe. This means you don't have to pay at the time of your appointment, and you don't need to fill in a claim form.

If staff at Student Health think your visit is not covered by insurance, you will have to pay the cost yourself. Talk to the Insurance Advisor at Wellington University International if you think this decision is not correct.

CAN I CHOOSE MY OWN DOCTOR OR DO I HAVE TO GO TO STUDENT HEALTH?

In New Zealand, if you want to see a doctor, also known as a General Practitioner or GP, you will see them at a medical centre, not a hospital. Most students at Victoria University of Wellington use Student Health, but you can see a GP at another medical centre you are registered at if you prefer. If you see a doctor other than those at Student Health, you will need to pay the consultation fee yourself upfront and make an insurance claim to get reimbursed for the cost.

CAN PRE-EXISTING CONDITIONS BE COVERED?

Pre-existing medical conditions (conditions you had before the insurance started) are not automatically covered by Studentsafe insurance. However, additional cover for most pre-existing conditions can be arranged separately with the insurance in advance. If you have a pre-existing condition, we strongly recommend that you contact the Insurance Advisor at Wellington University International or Studentsafe for more information. Please note that you may have passed your Immigration Medical regardless of pre-existing conditions. Pre-existing mental health conditions are covered.

If you require cover for your pre-existing medical condition(s), you must complete our Medical Risk Assessment Form and forward it to Wellington University International within 28 days of your arrival in New Zealand. If we do not receive your Medical Risk Assessment Form within 28 days of your arrival in New Zealand, we will be unable to process your medical assessment and your pre-existing medical condition(s) will remain excluded.

HOW DO I MAKE A CLAIM?

Go to www.insurancesafenz.com/claims to access the online claims portal, or download a Claim Form.

You will need your:

- Student ID number

- Bank account details for payment of the claim
- Documentation to support the claim: medical reports, police report, receipts, airline tickets, proof of ownership, etc.

For medical claims, you will normally pay for the treatment first and then claim the money back from Studentsafe. For very expensive treatment such as surgery, ongoing consultation with mental health provider, or hospital charges, you can apply for pre-approval.

I NEED TO GO HOSPITAL IN AN EMERGENCY. WILL THE INSURANCE PAY FOR IT?

If you need to go to hospital, you should let Studentsafe know as soon as practically possible so that they can start to assess your claim. Phone 0800 486 004 or +64-9-486 1638 (reverse charge from outside New Zealand). If you are not able to do this yourself, ask a friend or family member to call for you. The call is free. Hospital visits are not automatically billed to insurance. If you haven't called Studentsafe at the time of your admission, it is important that you make a claim as soon as you receive the invoice from the hospital. If you ignore the invoice, the hospital might start a debt collection process.

WHAT IF MY GP TELLS ME I NEED TO SEE A SPECIALIST?

If you need to see a specialist you should get a referral letter from your GP, a quote for the estimated costs, and apply for **pre-approval of treatment** by sending a completed claim form to Studentsafe. They can then decide whether or not your claim is accepted before you see the specialist. In many cases, the specialist can invoice the insurance company directly so you won't have to pay anything at the time of your appointment, if your claim has already been pre-approved.

WHAT IS ACC?

If you have medical treatment following an accident that happened while you are in New Zealand, a health professional (GP or physiotherapist) will help you make a claim to the Accident Compensation Corporation (ACC). ACC provides accident insurance for all New Zealand citizens, residents and temporary visitors. If ACC does not cover the full cost of your treatment you can claim the rest from insurance.

CAN I CLAIM FOR PHYSIOTHERAPY?

Physiotherapy for injuries is often covered by ACC (see above). If not, you can claim insurance. You must show that the treatment is necessary for a specific injury or condition covered by the policy (e.g. not a pre-existing condition). A referral from your doctor is not necessary, but include it with your claim if you do have one.

Willis Street Physiotherapy offer student discounts and direct billing. See back page for details.

DOES THE INSURANCE COVER ROUTINE CHECK-UPS AND VACCINATIONS?

No. The insurance excludes any elective and preventative treatments such as annual health screenings, vaccinations and immigration medicals. In most cases they also do not cover prescriptions for the contraceptive pill (including consultations). However, Student Health often offers free flu shots during certain periods of the year—please check their web page for updates.

DOES THE INSURANCE COVER DENTAL TREATMENT?

Studentsafe will pay up to \$500 for the cost of relief from sudden and acute tooth pain. They will not pay for any costs relating to elective treatment, wisdom teeth extractions (unless impacted), root canals, oral surgery or normal maintenance of dental health such as check-ups or fillings.

Symes de Silva & Associates dentists and Capital Dental offer a student discount. You must take your student ID (see back page for contact details).

Cover applies in New Zealand, and if you travel on a temporary visit to Australia, Bali, Lombok and the Islands of the South Pacific.

CAN I CLAIM FOR NEW GLASSES?

Yes. If your eyesight changes during your period of insurance, or your glasses are lost, stolen or damaged, you can claim up to \$200 per year towards the eye test, frames, lenses, or contact lenses (except disposable contact lenses). There is no cover for optical treatment provided outside New Zealand.

There are some discounted optometrists (see back page for contact details). Specsavers offer students direct billing. Please apply for pre-approval online before you go to Specsavers:

<https://invoicing.specsavers.co.nz/referral/4bdbc/studentsafe>

CAN I CLAIM FOR ALTERNATIVE MEDICAL TREATMENT?

You can claim up to \$500 each year for treatment from registered medical practitioners, including chiropractors, acupuncturists, osteopaths, podiatrists, dieticians, nutritionists and dermatologists, but only if the treatment is medically necessary, and you have been referred by your doctor. Traditional Chinese medicine will not be covered. There is no cover for alternative medical treatment provided outside New Zealand.

WILL MY MEDICINE BE COVERED?

Yes, but only if it is medically necessary and prescribed by a doctor and it is listed in the New Zealand Pharmaceutical Schedule. This is the website we use to check if medication will be covered:

<https://www.pharmac.govt.nz/wwwtrs/ScheduleOnline.php>

If the prescribed medication is listed, insurance will pay for it. Please check before you make a claim.

Prescriptions by Student Health doctors can be direct billed to Studentsafe at select pharmacies (see back page for contact details).

WHAT IF MY PROPERTY IS LOST OR STOLEN?

If something is stolen or lost you must report it to the police within 24 hours, and include a copy of the police report with your claim. When you fill in the claim form, you must also attach proof (if you have it) that you owned the item, such as a receipt. For items that are older than 6 months, Studentsafe won't cover the full replacement costs and applies depreciation rates based on the age of the item. Your property is insured for up to \$2,500 per item, to a maximum total of \$25,000. Talk to the Insurance Advisor at Wellington University International if you have a valuable item worth more than \$2,500.

WHAT IF MY COMPUTER/CAMERA/MP3 PLAYER ETC BREAKS?

If an item is broken in an accident, insurance will normally cover replacement or repair (whichever costs less) Studentsafe won't cover electrical items that simply break down or stop working through wear and tear. Many electrical goods come with a warranty (manufacturer's guarantee), so if your item breaks when it is still quite new, you might be able to get help from the manufacturer or the shop where you purchased the item. Electronic data recovery or software is not covered.

DO I HAVE TO WAIT UNTIL THE INSURANCE HAS PAID BEFORE I CAN BUY A NEW PHONE/LAPTOP/ BICYCLE?

Not necessarily. If you have enough money to pay for the repair / replacement of your item, you can pay for it in advance. It will not affect the decision of the insurance to pay for your claim or not. However, there is no guarantee that the insurance will pay, or how much they will pay. So any costs you pay upfront are at your own risk.

WHAT IS AN EXCESS, AND HOW MUCH IS IT?

An excess is the amount you must contribute towards a claim. There is no excess for medical claims. All personal property claims (including damaged, lost and stolen items and baggage claims) have an excess of \$200. This means that if your claim is approved, you would have to cover the first \$200 of repair or replacement yourself, and Studentsafe would pay the rest.

IS MY CAR/MOTORBIKE INSURED?

No. If you buy or hire a car/motorbike while you're in New Zealand you will need to get additional insurance. If you hire a car from a car rental company and you have an accident, Studentsafe will cover the excess on the rental car insurance up to a maximum of \$5,000.

AM I COVERED IF I GO ON HOLIDAY?

You are fully covered for travel within New Zealand. Full degree students get automatic full cover for holidays in Australia, Bali, Lombok, and South Pacific Islands for up to 31 days per year. For short course students the travel time allowance is up to 16 days.

If you go back to your home country for 90 days or less during your degree, you are insured for the direct trip there and back and loss of deposits and have cover for new medical conditions of up to \$200,000 while in your home country (but you are not covered for other types of claims such as loss or theft of property, personal liability, etc.)

Doctoral students who return to their country of origin to undertake study or research related to their doctorate have 180 days of cover – but only for medical claims and loss of deposits.

Travel to other countries is not covered. You can get cover for holidays by purchasing an Explorersafe Outbound plan online:

www.insurancesafenz.com/explorersafe/explorer-safe-outbound. For research trips or temporary study you can purchase Studentsafe Outbound policy online: www.insurancesafenz.com/studentsafe/student-safe-outbound

WHAT IF I HAVE TO CANCEL MY TRIP OR I MISS MY FLIGHT?

It depends on the situation. The insurance will cover extra expenses and non-refundable costs of interrupted travel, but only if the situation is beyond your control. Talk to the Insurance Advisor at Wellington University International or Studentsafe for more details.

WHAT IF AN AIRLINE LOSES MY BAGS?

If, during a journey covered by your insurance (see above), your bags are lost for more than eight hours you may claim for the purchase of essential clothes or toiletries up to a maximum of \$1,000. You will need to supply your receipts and proof from the airline of how long your bags were delayed. Please note there is an excess of \$200.

WHAT HAPPENS IF MY VISA STATUS CHANGES?

If your student visa expires or you change to a different visa (such as a permanent resident visa) you must notify the University immediately, as it may affect your eligibility for insurance, even if you have paid the premium. If you become a permanent resident, your cover for medical claims automatically expires after 21 days because NZ permanent residents are covered by the public health system.



WHAT IF I NEED TO GO HOME IN AN EMERGENCY?

If you are seriously ill or injured and Studentsafe agrees that you need to return to your home country, then insurance will cover the cost.

If you cannot or do not need to travel then your insurance might pay for a family member to come to New Zealand to be with you.

If a close family member in your home country dies or becomes seriously ill, the insurance will pay for you to travel home and back to New Zealand again, but only if the family member is aged 75 or under, lives permanently in your home country, and the illness or cause of death is not related to a pre-existing condition.

If you travel before making the claim, make sure you keep all the receipts and supporting documents so you can make a claim later.

WHAT HAPPENS IF I STOP STUDYING OR TAKE TIME OFF?

If you suspend your study, take a trimester off, leave New Zealand on a student exchange or research trip, or complete your studies mid-year you should contact the Insurance Advisor at Wellington University International. You may be entitled to a refund of your insurance under certain conditions but you do need to contact the Advisor as soon as possible as refunds cannot be given in retrospect.

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USEFUL CONTACTS

AFTER-HOURS MEDICAL CARE:

Accident and Urgent Medical Centre
17 Adelaide Road, Newtown
Phone: 04 384 4944
Open every day from 8 am until 11 pm
(no appointment needed)

Emergency Department, Wellington Hospital
Riddiford Street, Newtown
Phone: 04 385 5999
Open 24 hours every day

DISCOUNTED DENTIST:

Symes de Silva & Associates
97-99 Courtenay Place
Phone: 04 801 5551
Email: receptionist@symesdesilva.co.nz
▶ www.symesdesilva.co.nz

Capital Dental
Ground Floor, 164 The Terrace
Phone: 04 499 9360
Email: office@capitaldental.co.nz
▶ www.capitaldental.co.nz

DISCOUNTED OPTOMETRIST

Specsavers
Ground Floor
83-89 Cuba Street (Cnr Cuba Mall and Dixon Street)
Phone: 04 801 9793
▶ www.specsavers.co.nz

Matthews Eyewear Eyecare
Level 1, City Chambers
Corner of Featherston & Johnston Sts
Phone: 04 473 4200
Email: wellington@matthews.co.nz
▶ www.matthews.co.nz

DISCOUNTED PHYSIO CLINIC

Willis Street Physiotherapy
Level 9, 57 Willis Street (Crowe Horwath House), Wellington
Phone: 04 384 8313
Email: info@willisstreephysiotherapy.org.nz
▶ www.willisstreephysiotherapy.co.nz

They also have on-campus clinics that are located within the Student Health centres on Kelburn and Pipitea Campuses.

DIRECT BILL PHARMACY

University Pharmacy
Ground Floor, Easterfield Building, Kelburn
Phone: 04 472 8881

City Pharmacy
9 Bunny Street, Wellington
Phone: 04 910 9943

The Terrace Pharmacy
Solnet House, 70 the Terrace
Phone: 04 915 0937