

Pre-departure checklist: what to check for your health insurance

Five blocks of checks to go through before leaving to live abroad: effective date, countries and zones covered, assistance and repatriation, family, useful documents. Tick items as you go, then print the page or save it as a PDF.

DESTINATION COUNTRY

PEOPLE CONCERNED

PLANNED DEPARTURE DATE

1 Effective date

- ☐ Note your planned departure date and compare it with the effective date stated in the contract.
- ☐ Check from which moment care is covered: signature, payment or effective date.
- ☐ Check that your current cover stays in force until departure, with no gap between two contracts.
- ☐ Look for a waiting period before some benefits apply.
- ☐ Check the length of the contract, its renewal terms and any notice period.
- ☐ Check the cancellation or suspension terms of your current contracts.

MY NOTES

2 Countries and zones covered

- ☐ Note your planned country of residence and the countries where you may stay (business trips, holidays, trips back to your home country).
- ☐ Check that your country of residence is in the contract's zone, in the policy terms and not only in a brochure.
- ☐ Check whether some countries are excluded or subject to special conditions.
- ☐ Check what happens if you change country during the contract: declaration, adjustment, possible exit from the covered area.
- ☐ Check the rules for temporary stays outside the zone: emergencies, maximum length, cap.
- ☐ Check how care is paid for locally: advance payment, direct billing, reimbursement, accepted facilities.

MY NOTES

3 Assistance and repatriation

- ☐ Check whether the contract includes assistance, which number to call and at what hours.
- ☐ Check in which cases repatriation or medical evacuation can be arranged, and who decides.
- ☐ Check which costs are concerned: medical transport, a relative travelling with you.
- ☐ Check the limits of assistance: caps, exclusions, risky activities, exceptional situations.
- ☐ Check the language of the assistance service and how to reach it (phone, messaging, app).
- ☐ Write down the assistance number and the contract number of each person, somewhere you can reach offline.

MY NOTES

4 Family: spouse, children, maternity

- ☐ List the people leaving with you (spouse, children, others) with their ages.
- ☐ Check whether the spouse and children are covered by the same contract, and on what conditions (age limit, studies, country of residence).
- ☐ Maternity: check whether pregnancy, childbirth and newborn care are covered, and whether there is a waiting period or a seniority condition.
- ☐ Child born abroad: check the procedure and the deadline to add the child to the contract.
- ☐ Check the types of care useful to the family: paediatrics, vaccines, dental care, optical care.
- ☐ Check what changes with a family event: birth, separation, a relative arriving or returning.

MY NOTES

5 Useful documents

- ☐ ID documents for each person (passport, visa or residence permit) and their validity dates.
- ☐ Contract, policy terms, benefits table and any amendments, as a digital copy.
- ☐ Insurance certificates and insurance cards for each insured person, and how to access them offline.
- ☐ Proof of your current cover and of your rights to compulsory health insurance.
- ☐ Any proof the host country may ask for with the visa or residence permit: check the required form with the authority concerned.
- ☐ Current prescriptions, health and vaccination records, to keep for yourself: do not attach them to a study request.
- ☐ Scanned copies of these documents, kept separately from the originals.

MY NOTES

This list is a general reminder: it replaces neither the policy terms of your contract nor an advisor's

opinion. Conditions depend on each contract.