



To whom it may concern

Detailed information about the Student UT Insurance, Terms and Conditions 2021-07-01;

Kammarkollegiet is a Swedish state authority.

One of our assignments is to provide insurance solutions to other Swedish authorities, including universities in Sweden.

We insure state property, buildings, employees, and students, to name a few.

The student is covered by insurance during the exchange period, throughout the semester, and the insurance also applies two weeks prior and two weeks after the exchange period.



Insurance summary

Coverage	Limitation in amount (SEK, 2025)	Limitation in amount (USD, 2025)	Deductible (2025)
Personal injury cover including pharmaceutical expenses	No limitation	No limitation	0
Medical and dental care including pharmaceutical expenses	No limitation, except for Dental care: SEK 3,000 per year	No limitation except for Dental care: USD 290 per year	0
Home transport cover including Repatriation of remains	No limitation	No limitation	0
Visits by family members	No limitation	No limitation	0
Disruption cover	No limitation	No limitation	0
Connection cover	SEK 15,000	USD 1,460	0
Property cover	SEK 25,000	USD 2,450	SEK 1,500 / USD 145
Baggage delay of more than eight (8) hours	SEK 2,000	USD 195	0
Cash assistance	SEK 10,000	USD 975	0
Crisis and disaster cover	SEK 5,000	USD 490	0
Liability cover	SEK 10,000,000	USD 975,000	0
Legal expenses cover	SEK 200,000	USD 19,500	20% of the cost of damage, max. SEK 6,000 / USD 585

**Medical and dental care cover and Reimbursement**

The insurance covers necessary, reasonable, and certified costs for emergency or non-elective care. Kammarkollegiet defines emergency care as follows: care needed for an illness or accident that occurs during the stay abroad and care is needed as soon as possible, for example stomach ache or a fever. Including dental and mental care and also care through virtual channels.

For example, the insurance covers the care for a fractured bone as well as the rehabilitation after the fracture – with care from a physiotherapist or alike, inside or outside of the hospital.

It would cover examination, including for example X-ray, if the student finds a lump and find the need to check it up. We see this as emergency care since it is a new illness that the student didn't know about when they left Sweden.

The insurance covers emergency medical treatment for a person with a chronic illness, pre-existing condition, that deteriorates during their stay abroad. The insurance covers care for mental illness that outbreaks or grow worse abroad.

In the event of pregnancy, compensation is paid for expenses for emergency medical care abroad for the insured in connection with delivery, miscarriage, or other serious complications before the end of the 28th week of pregnancy (27+6). In such cases, compensation can be paid for medical care for both mother and child for more than 90 days

The cover includes prescription drugs, all athletic or other activities during school hours, as well as during free time.

There is no maximum amount regarding the insurance coverage for emergency or non-elective medical or mental health care. That includes Medical Evacuation and Repatriation. There is no deductible to this insurance.

If the student can't pay for the care, they can ask for an invoice from the care provider, in the student's name. The student can then send the invoice directly to Kammarkollegiet with a claim form and *Kammarkollegiet will cover the cost of the care and pay the invoice*



directly to the care provider.

The cost is fully covered by the insurance, no co-insurance.

The student can visit any care provider in the U.S.

In case of serious illness, hospital admission, need for transport home or other active assistance in the event of injury abroad, the student can contact Falck Global Assistance.

Assistance

Kammarkollegiet cooperate with Falck Global Assistance in case of emergency for our policyholders. Falck Global Assistance cooperate in turn with United healthcare Global when assistance is needed in the US or Canada.

As this specific client is not officially enrolled in UHC, Falck Global Assistance will assist through their local office, Falck Global Assistance US, in issuing the necessary paperwork (Verification of benefits) when this client is in need of medical attention. The medical provider will then receive all the necessary details to proceed with the billing through UHC.

Falck Global Assistance

Tel: +46 8 587 717 49

Fax: +46 8 587 717 62

E-mail: fga@se.falck.com

Falck Global Assistance can be contacted 24 hours a day and *also leave payment guarantee to all care providers.*

United Healthcare Global

PO Box 30526, Salt Lake City, UT 84130-0526

Electronic payor ID: USN01

Phone: +1 855 659 6672

The insurance is backed by the full faith and credit of the Swedish government.

On behalf of Kammarkollegiet

Fabian Österman
Unit Manager

