

Insurance Abroad on University of Illinois Related Activities
A Note to Students, Faculty and Staff

Study Abroad Office

For risk management reasons, the Study Abroad Office has been asked to make sure that all students, staff and faculty are covered by appropriate insurance when they travel abroad on university-related activities. This includes faculty, staff, and community members and covers, among others, organized educational programs, individual activities such as research or conference participation, as well as university club or student organization activities abroad.

All university-related organizations sponsoring activities abroad are asked, and expected, to register all participants in their programs. Please note that the university would like to see to it that no under-insured students, staff or faculty travel abroad. Contact the Study Abroad Office should you have questions.

Students (undergraduate and graduate)

Students who register for study abroad on-line at the study abroad website (www.studyabroad.uiuc.edu) will automatically receive insurance. Students not registering this way should submit a Student Activity Abroad Form (SAAF), available on the above website by clicking to Health and Safety. Colleges, Departments, or Registered Student Organizations (RSO's) wanting to enroll groups of students should contact the Study Abroad Office for enrollment procedures. Graduate students conducting research abroad are expected to enroll (see exemptions below for additional information).

Faculty and Staff

Faculty and Staff are asked to enroll in CISI insurance when traveling abroad on university-related educational activities. University employees may be enrolled in three types of health plans made available through the State of Illinois. A faculty/staff member or family member seeking medical care while traveling abroad may find their University-provided insurance has overseas limitations, depending on the nature of the illness or injury. In addition, unless you purchase the University's accidental death and dismemberment benefit, you do not have access to any travel assistance, medical evacuation, or repatriation of remains benefits. To complement the normal health plans available through the State, the CISI coverage provides both substantial coverage as well as medical evacuation and repatriation of remains. Faculty and staff enroll in CISI by submitting the data sheet available at the study abroad website. Faculty and staff may provide additional information permitting the university to assist you in case of emergency. This includes a copy of your passport (in case of loss), your itinerary abroad, and local contact numbers. Departments are asked to be sure leaders of programs abroad are enrolled.

For faculty/staff who may travel abroad for personal pleasure, here are two websites that provide individual health insurance products that can provide supplemental assistance for the international traveler: http://www.hthtravelinsurance.com/travel_medical.cfm and <http://www.medexassist.com/Individuals/Default.aspx>.

Coverage

The University's Office of Risk Management has successfully negotiated an inexpensive but comprehensive policy augmenting on-campus insurance. This insurance is with CISI (Cultural Insurance Services International). For detailed information please download a brochure at www.studyabroad.uiuc.edu (in the top left corner, click on health and safety). CISI coverage begins when the individual gets on the airplane to depart the U.S. (or crosses the border if driving), and ends upon the individual's return to the U.S. or five days following the completion of the program, whichever is first. Please note that this insurance provides significant coverage while abroad and can provide for medical evacuation back to the United States. It provides, however, *limited coverage* in the United States.

following such evacuation or during vacations taken in the U.S. *For this reason all persons are encouraged to continue their normal U.S. based insurance policies while abroad.*

Please note that this policy is not available to individuals returning to their country of permanent residence (e.g. an international student at Illinois from Spain who elects to study abroad or conduct research in Spain). Such individuals should seek local coverage.

Anyone extending their stay abroad after the completion of a university-sponsored activity may purchase an additional month of coverage directly from CISI. Information is found at www.culturalinsurance.com. Students, faculty, and staff are strongly urged to be sure they have adequate health insurance throughout their time abroad.

Fees

The insurance coverage rates for AY 09-10 are as follow. Special arrangements can be made for billing departments or other organizations. In addition to the fees below, a \$25 administrative fee is charged each participant (faculty and staff are exempt). Insurance rates are based on length of stay. For example:

0 - 15 days (minimum rate)	\$20.50
16 - 45 days	\$28.50
46 - 75 days	\$67
76 - 195 days	\$115
196 - 315 days	\$273
316 – 397 days	\$321

Insurance fees will be billed to individual's university account, unless alternative arrangements are made. Organizations may pay by check or university voucher.

Exemptions

Most U.S.-based insurance policies do not adequately cover the range of issues facing students while abroad (e.g. medical evacuation to the U.S.). Individuals or groups demonstrating comparable coverage through another provider may petition to be exempted from CISI. To do so, contact the Study Abroad Office. Note that the University Risk Management Office has determined that neither the undergraduate nor the graduate University of Illinois Student Health Insurance provides sufficient coverage while abroad.

For additional information or emergency contact

Study Abroad Office
115 International Studies Bldg., MC-480
910 S. Fifth St.
Champaign, Illinois 61820
Ph. 217-333-6322
www.studyabroad.uiuc.edu

Office Hours: M-F between 8:30 and 4:45
Emergency contact (24 hour/ day)
within the US: 217-333-6322; Outside the US 01-217-333-6322