

## **VII. Insurance**

If you are participating in an official College-sponsored international activity you should check with the Off-Campus Study Office to determine whether you are eligible to be covered by the College's CISI health and travel insurance policy. Eligible students are also required to complete an on-line travel registry provided by OCS. However keep in mind that if you are traveling before or after the dates of your program you must make sure that you have health insurance and emergency travel insurance that will cover you. If you are covered by a CISI policy it is easy to extend the coverage as needed (at your cost) by logging into your CISI portal and paying for additional insurance to cover the additional days.

If you are not covered by CISI insurance you will need to evaluate your level of health insurance coverage using the guidelines below.

### **Evaluating Your Insurance Policy**

The following information is provided by the Worth Health Center:

1. Does your current health insurance plan cover you while you are abroad? If not, you will need to purchase insurance privately or through the college health plan.
2. If your parents' health insurance plan covers you while out of the country, you and your parents should contact your insurance carrier to find out what steps are necessary to seek medical attention outside of the United States.
3. Does the plan cover all medical problems emergency and non-emergency care?
4. How will bills be handled while you are out of your coverage area?

Additional questions to pose to your insurance company:

1. Will your plan cover hospitalization for accidents and illnesses for the entire period while you're abroad? (Some policies may cover medical expenses for brief stays abroad but not for the full term of a study abroad program).
2. Will the plan cover doctor visits and medication prescribed abroad?
3. Is there a deductible? If yes, how much is it?
4. What is the dollar limit to the amount of coverage provided?
5. What are the procedures for filing a claim? Do you need to pay up front and submit the receipts for reimbursement? Be sure to obtain receipts for treatments. Have an emergency fund so that you could pay for medical treatments. What would you do if you did not have money to pay for treatment up front?
6. If you are already an international student in the US, do you have insurance coverage for the countries to which you plan to travel?
7. Will you have insurance in the US while you abroad so that if you decide to return to the US, or you have to return to the US because of illness, you will have health insurance?

8. Does the insurance policy cover the cost of repatriating you to your home country for treatment if you are seriously ill?
9. Does the insurance cover high-risk activities such as parasailing, mountain climbing, scuba diving, skiing, bungee jumping, and off-roading?
10. What are the exclusions? Common exclusions include accidents related to drug and alcohol use.
11. Does this policy cover pre-existing conditions?
12. Does the policy require pre-authorizations or second opinions before emergency treatment can begin?

### **Proof of Insurance**

If you are applying for a visa, you may have to provide proof of insurance. This requires a letter directly from your insurance carrier. You must contact your insurance company and have them write a letter stating your coverage. You will need this letter in writing at least four weeks before you visit the consulate to apply for your visa. If you are on the college health insurance plan, please contact Mary Jane Palma at the health center so that she can request a proof of insurance letter for you from the current insurance carrier.

If you are covered by the College's CISI plan you can obtain a proof of insurance letter from CISI using the logon information you receive once you are enrolled in the policy.

**Print out your CISI insurance card. You should have your insurance card in your possession at all times.** If you do not have one, you should contact your insurance carrier for a duplicate card.

If you have any questions, contact Mary Jane Palma, Medical Administrator/Insurance Coordinator at 610-328-8062/[mpalma1@swarthmore.edu](mailto:mpalma1@swarthmore.edu).

### **ISIC Insurance**

If you purchase the ISIC card note that it provides some basic medical/accident insurance for necessary covered expenses, due to sickness or injury. Be sure to review the benefits that come with this card. However, also keep in mind that the travel insurance that comes with this card cannot substitute for a good health insurance policy.

(<http://www.isic.org>)

### **Health and Travel Insurance Policies**

If you find that you do not have adequate travel health insurance, you should consider obtaining an insurance plan that would cover you outside of the US. These policies also typically offer a level of coverage for other potential travel needs such as medical evacuation and repatriation. You should also consider purchasing insurance to cover loss or theft of personal possessions while abroad. You should never travel internationally without having travel insurance in place. The following companies will give you a comparison of travel insurance policies.

HTH Students

[http://www.hthtravelinsurance.com/students\\_plans.cfm](http://www.hthtravelinsurance.com/students_plans.cfm)

Wallach and Co., Inc  
[www.wallach.com](http://www.wallach.com)

CMI Insurance  
[www.cmi-insurance.com](http://www.cmi-insurance.com)

Cultural Insurance Services International  
[www.culturalinsurance.com](http://www.culturalinsurance.com)

### **Property Insurance**

Check to see if your family's home owner's insurance policy will cover your personal property while abroad. Strongly consider purchasing property insurance available from CISI or another provider. You are also strongly encouraged to purchase insurance for loss of property due to the relatively high incidences of pickpocketing and other theft abroad. Think of what you would do if your computer, camera, or other valuables were lost or stolen. OCS does not provide insurance for your personal possessions. If you do have a loss abroad you normally need to obtain a police report from when you reported the theft.

1. on, codes of conduct, and emergency procedures of the program, and obey host-country laws.
2. Be aware of local conditions and customs that may present health or safety risks when making daily choices and decisions. Promptly express any health or safety concerns to the program staff or other appropriate individuals.
3. Behave in a manner that is respectful of the rights and wellbeing of others, and encourage others to behave in a similar manner.
4. Accept responsibility for their own decisions and actions.
5. Become familiar with the procedures for obtaining emergency health and law enforcement services in the host country.
6. Follow the program policies for keeping program staff informed of their whereabouts and well being.