

# The University of Akron International Center Education Abroad Office

## Mandatory Health & Emergency Insurance for UA-Sponsored Education Abroad Programs *-Coverage Guide-*

### **Who is required to purchase insurance?**

All participants in UA-sponsored education abroad programs or university-sponsored international travel meeting the eligibility criteria below are required to purchase insurance through the International Center.

### **Who is eligible/covered?**

US citizens, US permanent residents, and international students in the US temporarily pursuing educational activities approved by The University of Akron outside the United States (defined as the 50 states and the District of Columbia) or outside the individual's home country.

### **How do I enroll?**

Participants in faculty-led education abroad programs or other UA-sponsored group travel will enroll through their program's faculty director/group leader. That individual will then work with the International Center.

Participants in UA-sponsored exchanges or other individuals may enroll directly through the Education Abroad website.

### **What is covered?**

The plan covers emergency accident and sickness medical expenses, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, labs and x-rays, inpatient and outpatient mental health, physician office visits, and prescription drugs. See policy schedule for a full list of benefits. (Available upon request.)

Payment will be made as allocated for covered medical expenses incurred due to a covered Injury or Sickness, not to exceed a Maximum Benefit of \$500,000 policy year maximum.

### **Are prescriptions covered?**

Prescription drugs necessary to the covered emergency accident or sickness event are covered at 100% of the actual charge.

### **Are pre-existing conditions excluded?**

No, there is no exclusion. However, this policy is designed to cover the emergency treatment of a sickness or accidental injury that first manifests itself or occurs during the covered trip.

### **Is this primary coverage?**

Yes.

### **Is there a deductible?**

No.

**What type of confirmation of coverage will I receive?**

Participants will receive a letter confirming coverage, as well as an International SOS membership card. The latter will include the 24-hour International SOS Alarm Center phone number.

**When should I contact International SOS?**

In most cases, International SOS does not need to be contacted; generally International SOS will only be contacted in events where an evacuation may be necessary for medical, political, or natural disaster reasons. International SOS will also be contacted in times where medical care facilities are limited or not trusted and there is concern for the safety of the traveler.

In most cases, the medical facilities located where our students are traveling will be adequate to handle the medical needs of our travelers and costs are generally affordable; so travelers are encouraged to pay medical costs up-front and seek reimbursement whenever possible.

In all cases where a traveler's safety is at risk, International SOS may and should be contacted.

**If I receive a bill for services I received, what should I do?**

When outside of the US, you will likely be asked to pay for the medical care first and then will need to seek reimbursement. Upon your return, obtain a Cigna Claims Form from the Education Abroad Office. Complete the form as directed and file the claim on-line.

When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include a letter informing the Claims Administrator that you are seeking reimbursement for charges previously paid. Please ensure that your name, school, student ID number, and mailing address (to receive your reimbursement check) are on the bill.

Cigna Global Insurance Company Limited

P.O. Box 15111

Wilmington, DE 19850

(855) 319-2412

**If International SOS pays for my medical bills, how is International SOS reimbursed?**

If International SOS pays for medical treatment, the claim will be automatically sent to Cigna Global and International SOS will be reimbursed directly from Cigna. The student does not need to submit any paperwork.