

**Q: Am I required to have both medical and international travel insurance if I am participating in a Seattle University education abroad program?**

A: Yes! EAO enrolls all students participating in SU education abroad programs in international medical and travel insurance. Faculty and staff leading these programs are encouraged to enroll in the same insurance.

**Q: Why? I already have international coverage through my school/employer/parents' insurance.**

A: International medical and travel insurance is specifically for international travel. It goes far beyond just covering medical expenses. It includes the following features often not included in regular health insurance:

- **Medical evacuation:** If you are injured and/or sick while abroad and care is not available where you are, this insurance will cover the costs of medical evacuation to a facility that can provide adequate care. *True SU story:* A professor fell while leading a program abroad and severely lacerated his fingers. The in-country doctors said that the micro surgery necessary to reattach the ligaments had to be performed by the same doctor who would supervise eight months of physical therapy. With the international travel insurance, he was able to fly back to the United States for the surgery (while another faculty member stepped in to lead the program) and the cost of that was covered by the insurance.
- **Family bedside care:** If you are hospitalized for more than five (5) days, the insurance will arrange for and pay for transportation and accommodations for a family member (parent, spouse, etc.) to be with you. *True SU story:* a student came down with pneumonia while abroad and her mom flew to be with her when she was released from the hospital and feeling weak, which was very helpful in her recovery process. The cost of the mother's airline ticket was covered by the insurance.
- **Repatriation of remains:** This is not pleasant to think about, but it can cost \$10,000-\$15,000 to fly a body back to the United States. The insurance covers these expenses up to \$100,000.
- **\$500,000 medical coverage**

SU students can view CISI's coverage plan which details all the benefits of the international medical and travel insurance here: <https://www.seattleu.edu/abroad/resources/health-and-safety/student-insurance-coverage/>

**Q: Does this insurance cost extra? How much?**

A: Yes, SU students will be charged based on the number of days on their program. The cost is \$1.71 per day, subject to change if rates increase in September 2022.

**Q: How do I enroll in this insurance?**

A: The Education Abroad Office automatically enrolls all students participating in SU short-term, Exchange, and relevant Sponsored education abroad programs. Students will receive their insurance card and insurance information via their SU email.





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# International Insurance FAQ

**CISI**   
CULTURAL INSURANCE  
SERVICES INTERNATIONAL

## **Q: How do I pay for this insurance?**

A: You will be billed through your SU student account.

## **Q: Can I extend the insurance if I plan to arrive or stay after the program begins/ends, or travel elsewhere?**

A: Yes, you can extend the insurance for up to 30 days prior to the beginning or after the end of the program for an additional cost. Requests to extend the insurance are due to the Education Abroad Office no later than one month prior to the program departure. Requests must include coverage dates, destination country/ies, and destination city/ies.

## **Q: Is my spouse/domestic partner eligible for this insurance if they are coming with me on the program?**

A: No. Only SU students, faculty, and staff are eligible for the CISI international medical and travel insurance. EAO can provide suggestions for outside insurance providers for your guest.

## **Q: What happens if I decide to come home early or am asked to leave the program?**

A: You will not be reimbursed for cancelled insurance

## **Q: Why am I being billed separately for this insurance? I thought this was part of the program fee?**

A: Program fees are not set up to include the insurance cost. It is charged separately to your student account once you are enrolled.

## **Q: I plan on participating in two education abroad programs. Will I be covered for both and will there be a lapse in my coverage?**

A: Yes, you will be covered for both, but a lapse depends on how much time is between the end of one program and the start of another. If there is little lapse of time (less than one week) between programs, coverage will remain continuous. You can also choose to extend your coverage between programs at the daily rate.

## **Q: I really think that the insurance I already have is enough. Can I be waived from the requirement to have the coverage be provided through SU and CISI?**

A: Students who can demonstrate that their current coverage **meets or exceeds** all of CISI's services and coverage elements may be exempted with the permission of the Education Abroad Director. Requests to waive the insurance are due no later than one month prior to the program departure. Late requests cannot be considered due to the time needed to process insurance enrollments. Requests must include a full description of your current insurance program (brochure, explanation of benefits, etc.).

**Contact the Education Abroad Office, (206)296-2226 for additional assistance**

