University of Connecticut

Study Abroad Insurance
Study Abroad Insurance coverage

Accident and Sickness Coverage up to $250,000

- Per incident
- Paid at 100%
- $0 Deductible

This policy covers you for:
- Accidents; like sprained ankles
- Sickness; such as colds and flu
- Doctor Visits
- Prescriptions
- Labs, Tests and X-Rays
- Inpatient Hospital Stays
Additional Benefits

• **Mental and Nervous Conditions (Psychiatric)**
  – Up to $2,500 for Outpatient treatment
  – Up to $5,000 for Inpatient treatment

• **Chiropractic care up to $500 max $50 per visit**

• **Pre-Existing Conditions Coverage Limit**
  – First $10,000 at 100%, thereafter secondary up to $250,000

A condition that would have caused the person to seek medical advise, diagnoses, care or treatment during the 180 days prior to the effective date of coverage under this policy.
Additional Benefits

• Security Evacuation Coverage up to $100,000

• Medical Evacuation Coverage up to $100,000

• Return of Mortal Remains up to $100,000
Summary of Other Benefits

• **Dental**
  – Accidental Dental 100% up to policy max

• **Prescription Drugs**
  – 100% (inpatient & outpatient)

• **Accidental Death & Dismemberment**
  – $10,000 (aggregate limit $1,000,000)
Summary of Other Benefits

• **Trip Interruption *up to $1,500***
  – Death of a family member (domestic partner, parent, sibling or child of the insured)
  – Unforeseen injury or sickness of a family member

• **Emergency Medical Family Reunion**
  – Up to $3,000 (economy airfare, hotels and meals)
  – If hospitalized for more than 5 consecutive days
  – Up to $300 per day

• **Trip Cancellation**
  – $1500 (30 days prior to departure)
  – Death of a Family Member
  – Injury or Sickness
In the case of a minor injury or illness

We are always happy to pay a foreign provider directly. Many foreign providers, however, prefer payment from the patient when services are rendered. Insureds using this insurance should be prepared to pay for doctor visits for minor illnesses such as a sore throat or a sinus infection, for example. However, even for a minor illness, if the overseas doctor is willing to bill us directly, we are willing and able to pay them directly for covered medical expenses (this is always up to the provider). CISI’s billing address and claim help # is on each ID card and on the claim form which is part of the brochure. If medical expenses are incurred while abroad, the claim form and scanned copies of the itemized paid bill(s) can be emailed to claimhelp@culturalinsurance.com. Claims should be submitted for processing as soon as possible (and no later than one year after treatment was received, if possible). Claims are typically processed within 15 business days provided CISI has all of the information needed for reimbursement. A case does not need to be opened in advance in order for us to pay a claim for covered expenses for minor injuries/illnesses. Team Assist (our 24/7 assistance provider) can help provide referrals to doctors/hospitals if needed but insureds may visit any provider they would like and eligible expenses will be covered at 100% (in other words, CISI does not have network restrictions).
In the case of a serious injury or illness

In the event of a serious illness or injury requiring expensive treatment or hospitalization, our goal is to have the hospital or facility bill us directly so that neither the program/sponsor/school nor the insured needs to provide payment. In these types of situations, the insured (or someone calling on his/her behalf) needs to open a medical file with AXA Assistance (our 24/7 assistance provider) asking for help with this. In addition to being able to pay by check, CISI also has the ability to wire transfer to foreign hospitals when necessary/requested. AXA Assistance is also able to guarantee/make payments and has a network of local partners who can make payments on behalf of our insured’s when necessary (CISI then reimburses AXA Assistance). AXA Assistance (our medical/travel/technical partner) and i-JET (our security partner) are both 24/7 operations. To keep things simple for our insureds, the number to call for a medical/travel/technical issue is the same as for a security related issue. The toll-free 800 and non-800 (when calling from overseas) numbers for AXA Assistance are provided below as well as on the ID card and in the brochure under the claim form. On the claim form we list CISI’s claim help line (203-399-5130) and e-mail address (claimhelp@culturalinsurance.com) which are answered from 9-5 EST M-F. AXA Assistance has 24/7 access to our enrollment database and also has access to each group’s coverage information. If a benefit or claim related call or e-mail comes to AXA Assistance during our business hours it is usually transferred to us. After hours and on weekends, AXA Assistance handles the communications and involves our Claims Operations Manager as needed 24/7.