PROLAW INSURANCE FAQs

Do I have to buy CISI Insurance?
If your overseas trip is part of your study or work at Loyola University Chicago (LUC), you will automatically be enrolled in the LUC Group Insurance Plan through Cultural Insurance Services International (CISI) for the duration of your program.

Can’t I just use my current insurance?
You can use your current insurance only if you are an EU citizen. Domestic insurance plans can be very difficult to use overseas and often require up-front payment (even in emergencies) with no guarantee of reimbursement. Also, they typically do not cover repatriation of remains, medical evacuation, and other travel risks.

What happens if I come home early? Will I get a partial refund?
If you need to come home early, you can receive a refund for any full remaining periods of coverage. Please contact OIP at 773-508-3996 or via email at intltravel@luc.edu to discuss your options.

Will the insurance cover my personal travel beyond the dates of enrollment?
You will be covered under the LUC CISI plan for the dates of your program (Sept. 5, 2014-May 5, 2015). If you would like to travel after the program, and have a permit to stay, you can purchase a separate CISI plan for those dates. You can do this from within the myCISI Participant Portal, which you will have access to once you are enrolled in the insurance through LUC.

How can I extend my insurance?
If you need to extend your insurance, please contact OIP at 773-508-3996 or via email at intltravel@luc.edu to discuss your plans. Depending on your situation, you may be eligible for the LUC Group Insurance Plan. If you are not eligible, you will be able to purchase coverage for additional travel from within the myCISI Participant Portal.

Can my parents enroll if they are coming to visit me overseas?
The LUC Group Insurance Plan is only available to students, faculty, and staff participating in LUC sponsored activities. Parents are encouraged to purchase independent travel insurance for their trip. Our sister company, Caremed Insurance, offers this type of coverage. Go to www.caremedtravelinsurance.com for more information.

I am a Loyola staff member and I am traveling on vacation or on a non-Loyola affiliated trip overseas. Can I enroll?
The LUC Group Insurance Plan is only available to faculty and staff members abroad on LUC-related travel. Faculty and staff members traveling for personal reasons are encouraged to purchase independent travel insurance for their trips.

What does CISI insurance cover?
The LUC Group Insurance Plan provides comprehensive accident and sickness coverage, medical and security evacuation coverage, repatriation benefits, and access to Team Assist, CISI’s worldwide, 24-hour
emergency assistance service. Please refer to your coverage brochure for a Summary of Benefits provided under this plan.

**How much will the insurance cost?**
The LUC Group Insurance Plan costs $42.05 per month as of January 1, 2014. Make sure to check these prices, as they can change year to year.

**How do I know when I am enrolled?**
Do not enroll online for the insurance since we will register you for the insurance for the 8 months in Rome and bill your LOCUS student account or scholarship grant, respectively ($336 for the eight months). You will receive a LUC/CISI Insurance letter from us via email to include in your visa application that certifies your coverage. We will issue your insurance card after you have confirmed your flight details to Rome by emailing prolaw@luc.edu.

You will receive a welcome email from enrollments@culturalinsurance.com after you have been enrolled. This email contains your ID card and brochure along with a link to the myCISI Participant Portal. Depending on your email system and settings, there could be a slight delay in getting this information. If you do not receive this email within a week of departure, you can access your materials from the myCISI Participant portal by following the instructions on the document “myCISI Participant Portal Overview,” which has been uploaded to www.luc.edu/prolaw/bulletin.

**What should I do if I need assistance while abroad?**
The CISI Team Assist plan is designed by CISI in conjunction with the assistance company to provide travelers with worldwide, 24-hour emergency telephone assistance service. Multilingual help and advice can be furnished for the insured person in the event of an emergency. If you require Team Assist assistance, your ID number is your policy number: GLM N04849590. That policy number, along with important contact information, can be found on your CISI insurance ID card, under “Emergency Contact Info” on the Participant Portal, and on the claim form (which is part of the LUC insurance coverage brochure).

To reach Team Assist from within the US, call 855-327-1411. From outside the US, you can call to 312935-1703 (collect calls accepted). You can also email medassist-usa@axa-assistance.us.

It is very important to carry your ID card with you at all times and to make sure you follow LUC’s suggested emergency protocols that are outlined during study abroad orientation. Proper communication is the backbone to successful care during emergency situations. Remember: CISI can’t help if they are unaware of the situation! In order to ensure that you are taken care of, please note the following:

- Use the buddy system! Always make sure you let someone know your whereabouts if you are going to be spending time alone.
- Make sure you let a staff member know when you are feeling sick (even if you are just homesick!).
- Anyone can open up a case on behalf of an insured! Friends, family members, overseas and/or US-based staff can all call Team Assist to open up a case if you are unable to do so. The sooner a case is opened, the better.
• Your medical information will be kept confidential unless you authorize others to have access to your records. If you have a medical situation that you do not want to discuss with others, you should not attempt to seek treatment alone. Opening up a case with Team Assist will ensure that you receive adequate medical care and that your situation can be monitored.

• During emergencies/hospitalizations, Team Assist can attempt to make payment arrangements directly to the facility. For more minor ailments, you should expect to pay the provider directly. If you do pay for treatment out-of-pocket, simply fill out a claim form (available on the myCISI Participant Portal) and then scan and email the form along with any receipts to claimhelp@culturalinsurance.com. CISI’s in-house claims staff will process promptly, less the deductible, and can mail a check to the address you designate (reimbursements are typically processed within 15 days). Alternatively, you can also have the money wired to your bank account by requesting a wire on your claim form, and including your IBAN and SWIFT code that corresponds to the Italian bank account you will open in Rome.

How do I call Team Assist or make a collect call from abroad?
On your insurance ID card, you will see an 800 number and a standard phone number listed. The 800 number is for calls originating from the US. As a general rule, US-based 800 numbers can’t be called from abroad because they are toll-free and typically blocked. If you need to reach Team Assist from outside the US and have an international calling plan, you can dial the standard US phone number listed (312-935-1703) using the appropriate country code for placing an outbound international call. You can also place a collect call to Team Assist if calling from a landline.

One of the easiest ways to call collect is to use the international AT&T directory service. The number you will need to dial will depend on the country you are in. The below link is an excellent guide (with the ability to select your country from a drop-down menu). Please note that some countries have multiple numbers based on region.

http://www.usa.att.com/traveler/access_numbers/view.jsp?group=language

Still have questions?
Please contact Megan Lipps in the Office of International Programs at mlipps@luc.edu or via email at intltravel@luc.edu, or feel free to contact the PROLAW staff.