

## **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 are required to carry the LUC Group Insurance Plan through Cultural Insurance Services International (CISI).

### **Can't I just use my current insurance?**

No. Domestic insurance plans can be very difficult to use overseas and often require up-front payment prior to service with no guarantee of reimbursement. Also, they typically do not cover repatriation of remains, medical evacuation, and other travel risks.

### **What happens if I purchase the insurance but I don't end up traveling overseas?**

If you purchase insurance and end up not traveling, you can receive a refund for any full remaining periods of coverage. If you think you need to cancel your plans, please contact the Office of International Programs (OIP) at [intltravel@luc.edu](mailto:intltravel@luc.edu) prior to your scheduled departure date to ensure proper processing. You will not be refunded if your program is cancelled and you notify us after your program start date. You must notify us before your original departure date to receive a refund.

### **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](mailto:intltravel@luc.edu) to discuss your options.

### **Do I need to sign up for insurance for the entire period I'll be gone? I would rather purchase a portion of coverage now and sign up for the rest later.**

If you are enrolling for insurance via the CISI Self Enrollment website, you must purchase insurance for the entire duration of your travels. OIP will verify your coverage dates prior to departure.

### **Will the insurance cover my personal travel beyond the dates of enrollment?**

If you are enrolling for insurance via the CISI Self Enrollment website, you can build in up to 30 days of additional coverage for personal travel either before or after your group coverage period. If you will be traveling on your own and are not participating in a university-sponsored activity, you may still be able to purchase the LUC Group Insurance Plan or sign up for a CISI individual insurance plan.

Please contact OIP at 773-508-3996 if you will be traveling independently prior to departure to alert them of your plans and discuss your options.

### **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](mailto:intltravel@luc.edu) to discuss your plans. Depending on your situation, you may be eligible for

the LUC Group Insurance Plan and will be able to purchase additional coverage via the CISI Self Enrollment website.

### **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.caremed-travelinsurance.com](http://www.caremed-travelinsurance.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.

### **I am a Loyola Student and I am traveling on vacation or on a non-Loyola affiliated trip overseas. Can I enroll?**

The LUC Group Insurance Plan is intended to cover students for the dates of their study abroad program. Through the CISI Self Enrollment website, students have the option of expanding their dates of coverage to allow for very minimal additional travel before or after the program. LUC students needing coverage for personal travel beyond those dates or students taking personal trips that are not connected to their study abroad programs should contact OIP to discuss their insurance options.

If you are a Loyola student on a non-Loyola affiliated trip overseas, you should speak to the Office of International Programs regarding your options. If the non-Loyola trip is educational in nature and does not provide insurance, you may be eligible for the LUC Group Insurance Plan.

### **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 \$30.45 per month for travel beginning before January 1, 2011. If your departure date is in 2011, the rate is \$30.95 per month. If you are traveling for 3 weeks or less, a discounted rate applies. Once you enter in your travel dates via the CISI Self Enrollment website, your premium will be automatically calculated.

### **How do I know when I am enrolled?**

After going through all the screens on the CISI Self Enrollment website, you will be taken to an Enrollment Confirmation page. This page provides valuable information regarding your policy

number and CISI-specific participant ID number. You should print this confirmation page for your records. At the bottom of the page, you have the option of opening and viewing your personal ID card, the coverage brochure, and a personalized consulate letter. You should save these items to your desktop and print the ID card for your records before you close your browser.

You should also receive a confirmation email from CISI containing this information. Depending on your email system and settings, there could be a slight delay in getting this information. Because of this, we strongly recommend that you print your confirmation page and ID card from the CISI Self Enrollment website.

### **What should I do if I don't get my card or want to access on-line resources?**

If you forget to print your confirmation page from the CISI Self Enrollment website and do not receive a confirmation email, you should contact the Office of International Programs to verify coverage and obtain this information.

If you know you have registered successfully but lose your ID card, you can always obtain a new one through the CISI Participant Portal. To access this site, go to [www.culturalinsurance.com](http://www.culturalinsurance.com), scroll down to "Login to MyCISI Portal" and then click on "Forgot your Password or Need to Register?" at the bottom of the page. You will then be prompted to enter your name and birth date. **Please note:** The information you enter here must exactly match the information you provided during the enrollment process.

Once you login, you will be able to print your ID card, access the brochure and claim form, and access country-specific information.

### **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 877-577-9504. From outside the US, you can place a collect call to 240-330-1520. You can also email [OPS@europassistance-usa.com](mailto:OPS@europassistance-usa.com).**

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 home-sick!);
- Unless CISI has already made special payment arrangements for all LUC students at a clinic in your city of study, you may be required to pay for visits out of pocket. This can be avoided by opening up a case with Team Assist ahead of any visits. Team Assist can direct you to the appropriate facility based on your needs and can also arrange for direct billing whenever possible;
- If you do pay for treatment out-of-pocket, simply fill out a claim form (available on the Participant Portal) and then scan and email the form along with any receipts to [claimhelp@culturalinsurance.com](mailto:claimhelp@culturalinsurance.com). CISI's in-house claims staff will process promptly and can mail a check to the address you designate (typically within 15 days).
- 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.

### **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 (240-330-1520) using the appropriate country code for placing an outbound international call. You can also place a collect call to Team Assist.

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. No membership is required for this service (per the AT&T site) and if using it to call collect, you should not be incurring any additional costs.

[http://www.usa.att.com/traveler/access\\_numbers/view.jsp?group=language](http://www.usa.att.com/traveler/access_numbers/view.jsp?group=language)

### **Still have questions?**

Please contact Marian Carlson in the Office of International Programs at 773-508-3996 or via email at [intltravel@luc.edu](mailto:intltravel@luc.edu).

