Health Insurance and Travel Assistance

All Arcadia program participants have access to 24/7 global medical and security assistance while abroad from International SOS, the world’s largest leading medical and security risk services company.

Arcadia also provides you with comprehensive health and accident insurance and security and supplemental travel benefits through University Health Plans. This coverage is designed to go hand and hand with the International SOS membership.

How does International SOS work?

International SOS has Assistance Centers around the globe that are available 24/7/365 and staffed with doctors, nurses, security experts, multi-lingual coordinators, and logistics support personnel. They can respond rapidly to any type of emergency or call for assistance. As an Arcadia participant, you can contact ISOS for help anytime – before you depart to get information and advice on your destination, or once you are abroad when you need assistance.

Here are some of the things International SOS can do:

• Provide country-specific travel advice regarding health, safety, and security – such as recommended vaccinations or local safety tips
• Help you identify a plan for bringing prescription medications abroad
• Inform you about English-speaking doctors and mental health professionals who can provide care in your destination
• Arrange medical or mental health appointments with direct pay
• Coordinate with the hospital to monitor your condition if you have an emergency

When you need medical or mental health care, International SOS will work with the health insurance provider to arrange payment for your care so you do not have to pay out of pocket for appointments. With your permission, ISOS will also notify Arcadia that you went to the doctor so that we can offer support and resources if your academics or program participation are impacted in any way.

When am I covered?

You have access to Arcadia’s International SOS Membership from the time you are accepted to the program until the program end date. The insurance benefits apply for the duration of the program. If you are traveling abroad for more than a week before or after the program, we recommend you purchase an individual policy to cover you for the personal travel period. See the Health Insurance and Travel Assistance FAQs for more information.
Health Insurance and Travel Assistance

When should I contact International SOS?

Before you go abroad
- Visit www.internationalsos.com and enter Arcadia's membership number to research your destination(s) and to download the International SOS membership card
- Download the International SOS app
- Contact International SOS for pre-trip advice

We especially encourage students with any pre-existing medical or mental health conditions, or those who are taking any prescription medication, to consult with International SOS before departure. You should have a similar plan to manage your health abroad that you have at home; for example, if you normally see a counselor on a regular basis at home, ISOS can arrange appointments with a counselor overseas before you even leave the U.S. ISOS can also advise you on bringing prescription medications abroad, or identify physicians in your destination so you know where to seek care if anything changes with your health.

Once you are abroad

Contact International SOS if you:
- Are feeling unwell and aren’t sure what to do
- Would like advice from a doctor or travel safety specialist
- Want to learn health and safety information about a country you are visiting on weekends or break
- Need to see a doctor or mental health professional – let them know if there is a specific doctor or counselor you prefer
- Need to replace your prescription medication
- Have a medical emergency or need to visit a hospital
- Need safety and security assistance

How do I contact International SOS?

CALL the International SOS Assistance Center by clicking the blue phone button on the app or by dialing +1 215.354.5957.
- Ensure wifi calling is activated in your device settings, a wifi connection is available, and that cellular data is turned off to avoid roaming/international calling charges
- Refer to your International SOS membership card for additional International SOS phone numbers, if needed.

CHAT the International SOS Assistance Center using the app. They can call you directly if you provide your phone number.

What if I go to the doctor without contacting International SOS?

If you go directly to the doctor without contacting International SOS, you will need to pay out of pocket for the appointment and submit a claim for reimbursement directly to the health insurance provider. See the Health Insurance and Travel Assistance FAQs for more information.

Mental Health and Emotional Support

Whether you are having difficulty adjusting to a new country, experience a traumatic incident, or need to continue ongoing counseling while abroad, International SOS can help. Counseling methods are tailored to your needs: phone, video-call, or face-to-face visits.
Travel Insurance Program
Summary of Benefits
Policy Dates: 5/1/19 - 4/30/20

Carrier: Cigna Global  |  Policy# 07835Y

Travel Medical
• Sickness & Accident Medical Expense: $500,000
• Emergency Dental (includes accident & alleviation of sudden pain): $1,000

AD&D
• Accidental Death & Dismemberment: $10,000, $500,000 aggregate per any one loss

Medical Evacuation and Repatriation
• Medical Evacuation: $500,000
• Repatriation of Mortal Remains: $500,000
• Return of Dependent Children: Included in evacuation benefit, if insured is evacuated

Security Evacuation
• Political Evacuation: $100,000
• Natural Disaster Evacuation: $100,000
• Aggregate Benefit for any one occurrence: $500,000

Program Highlights
• No deductible and 100% coinsurance
• Pre-existing conditions covered
• Mental health covered up to medical max
• Prescription drugs covered up to medical max

International SOS Travel Assistance:
For medical assistance, call International SOS collect. Staffed by doctors, logistics coordinators and security experts, they can provide medical advice, local assistance, or arrange evacuation. To familiarize yourself with International SOS, go to www.internalsos.com and enter Arcadia’s membership number at the top of the page under “Member Login.”

For questions about the benefits please call the insurance program manager, University Health Plans.
+1 800.437.6448

Insurance ID cards are not issued. Benefits are activated by calling International SOS or submitting a claim form provided by the school. The policy is intended to cover medically necessary services. Preventative care, including routine physicals, women’s wellness, and travel immunizations, is not covered.
In addition to any benefit specific exclusion, benefits will not be paid for any Covered Medical Illness or Injury which directly or indirectly, in whole or in part, is caused by or results from any of the following:

1. Injury or Sickness which results from or in the course of an Insured's regular occupation for wage or profit. (This does not apply to a corporate officer, partner or sole proprietor who is not insured under Workers' Compensation Employer’s Liability Law or similar law).

2. Flight in, boarding or alighting from an Aircraft or any craft designed to fly above the Earth's surface:
   a. except as a fare-paying passenger on a regularly scheduled commercial or charter airline;
   b. being flown by the Covered Person or in which the Covered Person is a member of the crew;
   c. being used for:
      i. crop dusting, spraying or seeding, giving and receiving flying instruction, firefighting, sky writing, skydiving or hang-gliding, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying; or
      ii. any operation that requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on);
   d. designed for flight above or beyond the earth's atmosphere;
   e. an ultra-light or glider;
   f. being used by any military authority, except an Aircraft used by the Air Mobility Command or its foreign equivalent;
   g. being used for the purpose of parachuting or skydiving;

3. Injury or Sickness for which an Insured is entitled to benefits under Workers’ Compensation Law, Employer’s Liability Law or similar law.

4. Travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle;

5. Participation in any motorized race or contest of speed

6. An accident if the Covered Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator’s license; except while participating in Driver’s Education Program;

7. Travel in any Aircraft owned, leased or controlled by the Policyholder, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be 'controlled' by the Policyholder if the Aircraft may be used as the Policyholder wishes for more than 10 straight days, or more than 15 days in any year;

8. Sickness occurring while the Insured is serving on full-time active duty in the Armed Forces of any country or international authority;

9. Hospital confinement, surgery, treatment, service or supply for which:
   a. the charge is payable or reimbursable by or through a plan or program of any governmental agency;
   b. or charges which would not have been made if the person had no insurance.

10. To the extent that payment is unlawful where the person resides when the expenses are incurred.

11. To the extent that they are more than Maximum Reimbursable Charges.

12. Injury as a result of a commission of a felony.

13. Eyeglasses, contact lenses, hearing aids, or examinations for prescription or fitting thereof.

14. Cosmetic or plastic surgery except:
   a. when necessary as a result of an Injury or Sickness occurring while insured; or
   b. reconstructive surgery when such service is incidental to or follows surgery resulting from Injury or Sickness.

15. Hospital confinement, care or treatment which is not recommended and approved by a Physician.

16. Treatment or care of a person by a Physician or Nurse, if the Physician or Nurse is a member of the Insured’s immediate family or ordinarily resides with the Insured.

17. Private Duty Nursing.


19. Physical examinations unless required because of Injury or Sickness.

20. Dental Expenses unless the result of an accident to sound natural teeth or alleviation of sudden unexpected dental pain, then the benefit is unlimited per calendar year up to the medical maximum.

21. Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the Covered Person has been provided a written warning against operating a vehicle while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the law of the state and or country in which the Covered Accident occurred.

22. Expenses incurred during vacation travel when not in conjunction with a business trip unless specified on the Insurance Schedule.

23. Claim payments which are illegal under applicable law.

24. Medical treatments or procedures deemed not Medically Necessary as determined by the Company.

25. Any and all expenses incurred for medical services or treatment in the Insured's country of permanent residence.

26. Expenses incurred if the original or ancillary purpose of your trip is to obtain medical treatment.

27. Injury or Sickness caused by war, or an act of war, whether declared or undeclared, riot, civil commotion or police action.

What is covered under the Cigna International Travel Medical Insurance Plan?
The plan covers medically necessary services, 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 that are prescribed by a physician outside of the United States. If you would like to see the full policy schedule, please contact your Program Manager.

What are some services that are NOT covered and important to understand prior to traveling?
The plan does not cover preventative care, including, but not limited to: travel immunizations, physicals, annual women’s wellness exams, and birth control. Routine pregnancy services are not covered. See the last page of this document for the full list of exclusions.

How are prescription drugs covered?
Prescription drugs are covered when prescribed by a doctor outside of the United States and related to a medical illness or injury that occurs while traveling.

Who provides the insurance coverage?
University Health Plans is the insurance program administrator. Cigna Global provides the international medical coverage, while additional benefits are provided by Lloyd’s.

Who is covered by Arcadia’s insurance policies?
All students participating in an Arcadia University study abroad program are covered.

When am I covered?
You have access to Arcadia’s International SOS Membership from the time you are accepted to the program until the program end date. The insurance benefits apply for the duration of the program. If you are traveling abroad for more than a week before or after the program, we recommend purchasing an individual policy to cover you for the personal travel period. Click “Personal Travel” on the right hand side of International SOS’s website for more information and to receive a quote for an individual membership and policy. Use Arcadia’s membership number for a 20% discount.

Where am I covered?
Coverage applies outside of the U.S. only. All students should maintain their U.S. health insurance while abroad so you have coverage if you need to return home for any reason. Additionally, the international coverage does not satisfy the health insurance requirements of the Affordable Care Act.

Travel Medical Insurance

What is covered under the Cigna International Travel Medical Insurance Plan?
The plan covers medically necessary services, 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 that are prescribed by a physician outside of the United States. If you would like to see the full policy schedule, please contact your Program Manager.

What are some services that are NOT covered and important to understand prior to traveling?
The plan does not cover preventative care, including, but not limited to: travel immunizations, physicals, annual women’s wellness exams, and birth control. Routine pregnancy services are not covered. See the last page of this document for the full list of exclusions.

How are prescription drugs covered?
Prescription drugs are covered when prescribed by a doctor outside of the United States and related to a medical illness or injury that occurs while traveling.

It is best to get all refills for a medication that you take on a routine basis prior to traveling, if possible. This includes maintenance medication for chronic health conditions. Always check with International SOS to see if your medicine is allowed in the country you are traveling to.

Please note that birth control, hormone treatment, emergency contraception, and acne treatment are considered preventative in most cases and not covered.

What happens if I am unable to bring enough routine medication to last for the program?
Cigna will cover maintenance medication for chronic conditions during the program when prescribed by a doctor outside of the United States.

What happens if I lose the medication while traveling?
Cigna will cover the replacement of medication for lost prescriptions that are medically necessary during the program. As mentioned above, prescription medications considered preventative are not covered.
Travel Medical Insurance, continued

How do I use the medical insurance?
Contact International SOS if you need to see a doctor, require medication abroad, or visit a hospital. They will assist you in making the necessary arrangements for care. For medical treatment, International SOS will arrange payment and submit the bill to Cigna on your behalf.

For prescription medications, you will typically be required to pay out of pocket, and can submit a claim for reimbursement to Cigna as described below.

Am I covered if I have a pre-existing condition?
Yes, pre-existing conditions are covered.

Does this plan have a deductible or co-pay?
No. Deductible means the dollar amount of Covered Expenses that must be incurred as an out-of-pocket expense by each insured before payment is made by the claims company. Co-pays are not required with this plan.

What if I pay out of pocket for any medical care or receive a medical bill?
If you pay any out of pocket costs for medical care, submit a claim to Cigna. You can download a claim form with instructions from International SOS’s website. Cigna recommends claims be submitted via their website as explained on the form; you can receive your reimbursement electronically to your bank account.

If you receive a medical bill, please forward it for payment to Cigna with the claim form (select Option #2 under Section B).

How is mental health covered?
Mental health is covered like any other condition. There is coverage for counseling or psychology appointments as well as specialty care and necessary medications.

What is covered under the emergency dental benefit?
Emergency dental is covered up to $1,000. A dental emergency is defined as a type of medical emergency that involved a dental condition of recent onset and severity, which needs immediate dental procedures necessary to control excessive bleeding, relieve severe pain, or eliminate acute infection. This also includes accidental dental treatment of an injury to sound, natural teeth that occurs while on the program.

Other Benefits

What is covered under the Lloyd’s policy?
Lloyd’s covers security evacuation, trip interruption, and lost baggage. Emergency family travel to your destination is also covered if you are hospitalized for three or more days.

What is trip interruption?
Trip interruption is a benefit that may cover some costs associated with a return home if you are seriously ill and cannot complete the program, or if you need to return home due to an illness or death of a family member. The benefit covers one-way economy airfare less an applicable credit from an unused travel ticket up to $2,000. Please contact an Arcadia staff member if you want to use this benefit to confirm you are eligible.

How does the lost baggage benefit work?
Lloyd’s will reimburse you the cost of replacement of baggage and contents up to $250 if your checked baggage is lost by the airline during your trip. To confirm eligibility and receive a claim form, please contact an Arcadia staff member.

How do I use the emergency family travel benefit?
Please speak to an Arcadia staff member if you believe you need to use this benefit, or contact International SOS for assistance.