Insurance Claims

Insurance Coverage

All students studying abroad with Arcadia on programs located outside of the United States are covered under our blanket group policies for health insurance and limited travel insurance. There is no additional cost or sign-up needed for our coverage. University Health Plans is the insurance program administrator. Cigna Global provides the international medical coverage, while additional benefits are provided by Lloyd’s. You will not be receiving a physical insurance card.

What is International SOS? Isn't that my insurance?

International SOS is our medical and security assistance provider. They can provide country safety information, general health alerts, individual health-need referrals, and even help arrange doctor appointments. If they help you with a doctor’s appointment or you request a Guarantee of Payment in advance of going to a doctor of hospital, they will work with Cigna on the back-end to arrange that coverage. Arcadia program staff can support students through the best way to seek appropriate local care including when to engage International SOS. The true health insurance coverage is from Cigna.

What about national healthcare or student health insurance coverage abroad?

Countries with national healthcare services are intended for local residents so you may be able to utilize it in some emergency situations, but otherwise most students abroad for will not be enrolled in such programs and will use our private health insurance policy. If you are studying in Australia or New Zealand, your local student health insurance plans will be your primary coverage but you will still have our Cigna health insurance as a backup.

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.

Key Terms

- A *provider* is a licensed professional such as a doctor or therapist who treated you.
- A *guarantee of payment (GOP)* is a document emailed from International SOS (after they work it out with Cigna behind the scenes) to you and the provider promising that insurance will pay for the cost once the provider bills them. This can only be arranged in advance of care.
- A *claim* is a request after treatment for your insurance company to pay for something your insurance covers.
- An *invoice* is a statement, often a one-page document, that outlines the services given and the bill due.

More Information

- Summary of Benefits
- International SOS Overview
- General FAQs
If you paid out of pocket for medically-necessary (including mental health) care or prescription medication, you are likely eligible with our Cigna policy for 100% reimbursement. See our summary of benefits and exclusions.

If you already paid the expense out of pocket
Note the options within Section B. If you have a receipt as you have paid the expense out-of-pocket, you should complete Option #1 for reimbursement.

If you have an invoice (bill) from the care you received but it has not been paid yet
Note the options within Section B. If the provider has given you an invoice but the bill has not yet been paid, you can complete Option #2 for Cigna to pay the bill to the provider upon submission of this claim form.

You must submit the claim form, and all supporting documentation and receipts, to https://www.cignaenvoy.com/
Select “Medical Benefits Abroad (MBA) Plan” link, under International Travelers.
Log on by entering the username and password:
   User ID: 08932YMBA
   Password: Cigna1
Select “Submit a New Claim” on the navigation toolbar at the top of the page.

Your claim may be denied if they do not have sufficient information about the reason for treatment and care received - be sure to fill this out in detail on the form and in your online submission. You will upload a copy of your completed claim form and your receipts/invoices/documentation when you complete the online submission.

Review Time and Follow Up
Note the date of your claim submission and any confirmation numbers you receive. Claims can take 30-60 days for Cigna to process so some patience is required. Contact the customer service center at 1.800.611.3082 or 302.797.3100 to request access to and copies of all documents, records, and other information about your claim, free of charge.

If your claim is rejected, mail your appeal including your name, numbers associated with your claim (Aracdia’s ID is 08932YMBA; your claim will have a unique ID number), and supporting documentation to:
   Cigna Appeals Unit
   PO Box 15800
   Wilmington, DE  19850
Lloyd’s Claims

Click here for the Lloyd’s trip interruption claim form, i.e. flight changes

Click here for the Lloyd’s lost baggage claim form

If you experience trip interruption or lost baggage, you may be able to utilize our Lloyd’s travel policy. See our summary of benefits and exclusions. You will need to pay out of pocket first and then submit the claim form, and all supporting documentation and receipts, to TravelTeam@cbpinsure.com.

Note that our Lloyd’s policy does not include trip cancellation or cancel for any reason benefits. However, it does have trip interruption benefits, which apply for travel which has already begun and while you’re on the program. These benefits are not available if you are traveling to or from a country which has a Department of State Level 4 travel advisory.

Review Time and Follow Up
Note the date of your claim submission and any confirmation numbers you receive. Claims can take 30 days for Lloyd’s to process so some patience is required. If you do not hear back from them in 30 days or your claim is inexplicably rejected, please email all information and documents you have to studentwellnessabroad@arcadia.edu so the Health and Safety Team can follow up with Lloyd’s.
Covid-19 Related Claims

Covid-19 related healthcare is not viewed any differently from our standard Cigna health insurance coverage. Medically-necessary doctor visits, hospitalizations, etc. are all covered under the same medical maximum.

**Insurance Coverage for Covid-19 Tests**
Cigna will reimburse Covid tests that meet the following criteria:
1. Ordered by a doctor and not a rapid at-home test. Must be a PCR or supervised antigen test.
2. You are symptomatic for covid or a known close contact to a positive person. Tests for the purpose of travel are NOT covered.

You should save your test results and any other paperwork and submit it with the Cigna claim form for reimbursement. It is likely only sections A, B, and a signature/date need be completed.

**Insurance Coverage for Isolation lodging**
Cigna will reimburse travelers for lodging expenses only (not food or miscellaneous items). It covers up to $285/day for a maximum of 14 days while you are positive for Covid and are in isolation. This only applies to individuals who themselves have tested positive. This criteria includes:
1. Proof of positive test with written results (an at-home rapid test does not produce written results so it will not qualify.)
2. Itemized invoice and receipt of the traveler's lodging expenses

You should save your written positive test results and lodging paperwork to submit with the Cigna claim form for reimbursement with care to complete sections A, B, E, and sign/date the form.

**Insurance Coverage for Flight Changes per Trip Interruption**
Travel involving countries at a Department of State Travel Advisory Level 4 void trip interruption benefits. Submission documentation may vary on benefit utilization, but most commonly related to covid, you may apply trip interruption benefits for return home flight changes due to testing positive for Covid. You should compile:
1. Proof of positive test with written results
2. Receipt and paperwork related to flight change costs

You should save your positive test results and flight paperwork to submit with the Lloyd's claim form.