Who is covered by Arcadia’s insurance policies?
All students participating in a 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.

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.

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.