

Study Abroad Health Insurance Information

Western Washington University *requires* that students engaged in international educational activities purchase and maintain an adequate health insurance plan while studying or traveling abroad. Although financial considerations may limit the ability to purchase a plan which meets the recommendations outlined below, the University feels the plan should have the following minimum amount of coverage:

- Medical expense coverage of \$100,000 per injury or sickness.
- Accidental death & dismemberment indemnity in the amount of \$10,000.
- Repatriation expense benefits of \$15,000.
- Medical evacuation benefits of \$50,000.
- Family air fare expense of \$1,500.
- Overseas travel and assistance Services

Where can I purchase this insurance?

- CISI: 1-800-303-8120 or <http://www.culturalinsurance.com/>, click on Plans for Individuals
- HTH Worldwide: 1-800-242-4178 or http://www.hthstudents.com/healthInsurance_selectState.cfm, click on U.S. Study Abroad Health Plan
- IMG: 1-800-628-4664 or <http://www.imglobal.com/> click on Choosing the Right Coverage
- MEDEX Assistance: 1-800-537-2029 or <http://www.medexassist.com/indiv.htm>
- STA Travel: 1-800-781-4040 or <http://www.statravel.com>

What if my current medical insurance provides coverage abroad?

Most medical insurance plans provide insufficient coverage while abroad, and do not provide medical evacuation benefits, repatriation expense benefits and other important travel services. However, if basic medical coverage is provided by your existing plan, coverage may be enhanced to meet the University's requirements with the following travel assistance programs:

- MEDEX Assistance: 1-800-537-2029 or <http://www.medexassist.com>
- Int'l SOS: 1-800-767-1403 or <http://www.internationalsos.com/enroll>

Note: Not all plans meet the University's recommendations. Make sure that you become familiar with an individual plan's eligibility requirements, coverage, limits, exclusions and premiums before purchasing it. Be certain the plan meets your personal needs for health insurance coverage.

If you have any questions, please contact WWU's International Programs & Exchanges at 650-3298 or WWU's Risk Manager at 650-3065.