

# FAQ – Travel Medical Insurance

**Q:** Am I required to have **both** medical **and** global travel assistance insurance if I am participating in a university sponsored education abroad program?

**A:** Yes! SU requires all students, faculty and staff participating in SU overseas programs to have both medical and global travel assistance insurances.

**Q:** Why? I already have premium insurance through my school/employer/parents.

**A:** This type of insurance is "special" for overseas travel. It goes far beyond just covering medical expenses. It has the following features often not included in regular insurance:

- **Medical evacuation** (if you need a procedure that cannot be done abroad).  
*True SU story:* A professor fell while leading a program abroad and severely lacerated his fingers. The in-country doctors said that the micro surgery necessary to reattach the ligaments had to be performed by the same doctor who would supervise 8 months of physical therapy. With the global travel assistance insurance, he was able to fly back to the US for the surgery (while another faculty member stepped in to lead the program) and the cost of that was covered by the insurance.
- **Family bedside** Increased international hospital coverage - family bed-side coverage would fly over one of your parents or a spouse and cover their accommodations in-campus if you were hospitalized for more than 7 days.  
*True SU story:* A student came down with pneumonia while abroad and her mom flew to be with her when she was released from the hospital and feeling weak, which was very helpful in her recovery process. The cost of the mother's airline ticket was covered by the insurance.
- **Repatriation of remains** This is not pleasant to think about, but it can cost \$10,000 - \$15,000 to fly a body back to the US. The insurance covers these expenses up to \$50,000
- **\$500,000 medical coverage**

SU students can view more provided benefits with the global travel assistance insurance brochure at:  
<http://www.seattleu.edu/studyabroad/file.aspx?ID=1610>

**Q:** Does this insurance cost extra for **students**?

**A:** Yes, SU students incur a minimum of \$40.63, which covers up to the first month of the overseas program, and an additional \$40.63 is charged for each additional month of the program.

**Q:** How do I enroll in this insurance?

**A:** The Education Abroad Office enrolls all **students** participating in a SU sponsored education abroad program.

**Q:** How will I pay for this insurance?

**A:** Global travel assistance insurance for students participating in a SU sponsored education abroad program will be billed through SU student accounts.

**Q:** Can I extend the insurance if I plan to arrive before or stay after the program begins/ends, or travel elsewhere?

**A:** Yes, you can extend the insurance for up to 30 days prior to the beginning or after the end of a program for an additional cost. Requests to extend the insurance are due in the Education Abroad Office no later than one month prior to the program departure.

**Q:** Is my spouse/domestic partner eligible for this insurance if he/she is coming with me on the program?

**A:** Yes, at an additional cost that will be charged to your SU student account. Requests to cover your spouse/domestic partner are due in the Education Abroad Office no later than one month prior to the program departure. An affidavit of domestic partnership is required in order to confirm the status for eligibility.

**Q:** What happens if I decide to come home early or am asked to leave the program?

**A:** *The insurance company will not reimburse for cancelled insurance.*

**Q:** Why am I being separately billed for this insurance? I thought this was part of the program fee!

**A:** *Typically, program fees are not set-up to include the insurance cost and therefore it is charged separately to your student account.*

**Q:** I plan on participating in two education abroad programs. Will I be covered for both and will there be a lapse in my coverage?

**A:** *Yes, you will be covered for both. But a lapse depends on whether both programs run with very little (or no) time in between or if there are weeks between the end of one program and the start of another. In the first scenario, where there is very little lapse of time between both programs, coverage will remain continuous. Contact the Education Abroad Office, (206)296-2226 for additional assistance.*

**Q:** I really think that the insurance I already have is enough. Can I be waived from the requirement to have the coverage provided through SU?

**A:** *Students who can demonstrate current coverage that **meets** or **exceeds** all of the insurance program's services and coverage elements may be exempted with permission of the Education Abroad staff. Requests to waive the insurance are due no later than one month prior to the program departure. Late requests cannot be considered due to the amount of time needed to process insurance enrollments. Requests must include a full description of your current insurance program (brochure, etc.).*