

## Student Insurance 101

Students participating in a University of Northern Iowa (UNI) education abroad program are required to be enrolled in the UNI group travel health insurance plan through Cultural Insurance Services International (CISI) prior to departure.

### But what if I have insurance already?



Domestic insurance plans can be very difficult to use overseas and often require up-front payment prior to service with no guarantee of reimbursement. Also, they typically do not cover the cost of things like medical evacuations or repatriations. In addition to providing comprehensive accident and sickness coverage, the CISI plan includes medical and security evacuation coverage, repatriation benefits, and access to Team Assist, CISI's worldwide, 24-hour emergency assistance service.

### How do I enroll in the insurance or find out more?



Enrollment is automatic for students enrolled in study abroad programs through UNI ([studyabroad.uni.edu](http://studyabroad.uni.edu)) The UNI Study Abroad Center enrolls students studying abroad through UNI automatically once they are in the committed status on the iUNI Portal.



UNI Abroad will provide you with information pertaining to the insurance during your orientation. You may also view information in your profile on the iUNIportal as well as on the website under health and safety, international health insurance.



Once you are enrolled in the plan, you will receive and email with your ID card, policy brochure, and instructions on how to access the **myCISI participant portal**. The myCISI portal allows participants to view and print plan materials, research up-to-the-minute country-specific information, and even look-up English-speaking doctors overseas.

### Helpful Hints...



Make sure you bring a **signed copy of your CISI ID card** with you and that you keep it in your wallet or with other important travel documents. Your ID card will be sent as a PDF to the e-mail address you provide when you enroll in the insurance. The ID card contains valuable policy info and Team Assist emergency contact information. Team Assist can be reached 24 hours a day.



It is a good idea to bring a few blank copies of the **CISI claim form** with you in case you visit a doctor. Even if CISI has a special direct-payment relationship set up at a clinic in your city of study, you will still need to fill out the form indicating what you are being treated for. This document is a part of the brochure and can be downloaded from the myCISI portal.



**Use the buddy system!** It is important to always make sure you let someone know your whereabouts if you are going to be spending time alone or away from people you know. And don't be afraid to tell a staff member or friend if you are feeling sick (even if you're just home sick). Anyone can open up a case with Team Assist on your behalf if necessary!



Make sure you **know how to dial home from the country you are traveling to** and keep in mind that US-based toll-free phone numbers can not be accessed while abroad (these are any numbers beginning with 800, 888, 877, or 866). If you need to reach Team Assist from abroad, be sure to dial the local US number (240-330-1520) in the same way you would call home or connect to an operator and ask to place a collect call to the number above.