

## **EXECUTIVE SUMMARY:**

### **Insurance Information for CMU Students Traveling Abroad for Academic Purposes**

This summary provides CMU students with information they need to know about insurance before they travel abroad for academic purposes. Risk Management defines “academic purposes” as being authorized and registered by the Department/University for a Study Abroad/Faculty-Led Program, or as a Program B status student (studying abroad for academic credit but not as part of the Study Abroad/Faculty-Led Program).

Students are required to have health, medical evacuation, and repatriation insurance when participating in CMU Study Abroad/Program B status programs. Registered Study Abroad/Program B status students do have available to them affordable insurance which includes medical evacuation/repatriation through an Outbound Domestic Student Blanket insurance policy arranged through CMU’s Office of International Affairs/Study Abroad. Students should contact the Office of International Affairs/Study Abroad for details and assistance.

### **Outbound Domestic Student Blanket Insurance Policy Information:**

[www.hthstudents.com](http://www.hthstudents.com)

The policy provides:

- **Health Insurance:** This insurance provides coverage for accidents and sickness when traveling abroad.
- **Medical Evacuation:** When a student is sick or injured and cannot continue in the program, the policy provides medical evacuation benefits to help the student return home.
- **Repatriation:** This benefit assists with the preparation and transportation of the body in the event a student dies abroad.
- **Global Emergency Services:** This is a 24-hour emergency assistance service. Services include translation, medical consultation and referral, critical care monitoring, prescription assistance, hospital admission guarantee, medical evacuation or repatriation coordination. Other services are available and are described in the brochure that will be provided to each student and to each faculty leader.

### **Requesting an extension of coverage:**

Participants who remain abroad after the program ends (e.g., to travel, visit friends, etc.) may request a short-term extension of their health insurance policy through the Office of International Affairs/Study Abroad. The student will be expected to pay all costs of extension beyond the end date of the program.

### **Brochure/Proof of Insurance:**

A copy of the insurance brochure describing policy benefits and limitations is provided to each student. All students are asked to carry this brochure with them during travel abroad.

### **Liability Insurance:**

For the most part, only employees of the University are provided full coverage under CMU liability insurance policies when traveling on authorized University travel. However, students have some benefits under CMU’s Foreign Liability, Kidnap and Ransom and Travel Accident insurance policies when traveling abroad on authorized University travel. The University pays the full premium and the student is not required to enroll. Certain exclusions apply, including activities undertaken while traveling abroad but unrelated to academic study or approved University programs.