



Insurance requirements for CSU students participating in education abroad:

1. All CSU students participating in education abroad are required to have good medical insurance in effect for the duration of travel. The **minimum** requirements are:

- Accident and sickness medical expenses: All reasonable expenses up to \$100,000 maximum benefit per injury or sickness; \$100,000 maximum per coverage period; not more than 25 percent combined deductible and copay per injury or sickness
- Medical evacuation: \$ 100,000
- Repatriation of remains: \$25,000

2. Additional coverage recommendations:

- Coverage for all days of travel outside USA before and after the dates of official program dates
- Accident and sickness medical expenses: All reasonable expenses up to \$250,000 maximum benefit per injury or sickness; \$250,000 maximum per coverage period; \$0 deductible and no copay per injury or sickness
- Medical evacuation and repatriation: \$100,000
- Evacuation due to imminent peril related to political security or natural disaster: \$100,000
- Accidental death and dismemberment: \$10,000 or more
- Bedside visit of one family member while hospitalized for multiple days while abroad: \$2,500 or more
- Coordination of benefits when more than one medical insurance plan is in effect
- Network of medical service providers within travel region

3. Students may also want to secure emergency dental, trip cancellation, trip interruption, lost luggage, or other protections. However, as these types of coverage are not directly related to life-safety protection, they are not required by the University.

4. Participants in CSU affiliated study abroad programs generally have travel insurance included within the program sponsor's fees and are covered under the affiliate's plan. Participants in affiliate programs that provide insurance that meets CSU's minimum requirements are waived from the CSU plan. Participants and their families should review the affiliate plan carefully to ensure it meets their needs. If students prefer CSU's plan, they can opt in to the CSU plan by contacting their education abroad coordinator.

5. Participants in CSU faculty-led, CSU exchange, and other CSU sponsored study abroad programs (including authorized unaffiliated programs) are required to have coverage under the CSU group policy for the duration of the program unless they are required to purchase medical insurance in the host country in order to obtain the necessary student visa or residence permit. In this case they must also have a valid International Student Identity Card, which includes basic worldwide (outside USA) travel insurance with evacuation for emergencies.

For most CSU faculty-led programs and CSU sponsored summer programs, insurance coverage is included and automatically charged within the CSU program fees.

6. For CSU students who are registered as individual and departmental group travelers (conference, research, field work or departmental group), participants are automatically enrolled in CSU's insurance at no cost to them or their department.

Please note: It is important to retain health insurance within the U.S. while traveling abroad. In addition to the Affordable Care Act requirement of continuous enrollment in compliant US-based insurance, you may need coverage before and after your travels, should you come home for a planned or unplanned visit, or if you must be medically evacuated back to the U.S.. Most travel plans cover you only outside of the US and your home country (if you are an international student).