



Updated 03/03/2022

CSU Travel Health Insurance Frequently Asked Questions

For travelers using CSU's policy through Chubb insurance (with support services through AXA Assistance):

You can get contact info, plan details, the insurance card and the claims form at the CSU Education Abroad insurance section. <https://international.colostate.edu/educationabroad/health-safety/international-insurance/>

Chubb has a useful website with travel planning resources through AXA Assistance:

<https://www.acetravelassistance.net/login/>

- **Home:** provides recent health and security alerts, quick links including passport/visa info (not just for Americans), and destination specific guidance.
- **Provider search:** See "Medical Network" in the top bar. Search for providers (hospital, outpatient, pharmacy, etc.), specialty, and location. Alternatively, call and have Chubb operators help (recommended): request English speaking, Western-style preferred provider when possible, in largest nearby city for anything beyond minor conditions.

Chubb also provides an AXA Assistance phone app, which provides the same information as above. Search for Travel EYE by AXA Assistance.

CSU's Insurance coverage through Chubb:

- **Coverage Dates:** Official dates of program as listed on the website or in your myEdAbroad registration plus 14 days before and/or after the program dates for 'personal deviation' travel.
- **Policy limits and details:** In general, participants are covered for most medical conditions or injuries that occur abroad, including pre-existing conditions and mental health conditions. Medical, natural disaster, and security evacuation are also covered.
- **Quarantine coverage:** if a traveler tests positive for a contagious disease (e.g. COVID-19) that results in a mandated quarantine period, they may be reimbursed for reasonable and unanticipated expenses for food, housing and flight changes. The quarantine must cause an interruption or delay in the Covered Person's Trip. The benefit maximum is \$2,000.
- **Limits:** Medical \$250,000, Evacuation 100% of covered medical expenses (except only \$250,000 for Greenland and Antarctica) and \$100,000 for security and natural disaster evacuations, Repatriation 100% of covered expenses, Dental injury \$500, Mental and Nervous Disorders up to 30 days/\$5,000 for inpatient or up to 10 visits/\$2,500 outpatient, Prescriptions 100% of covered expenses, Emergency Reunion for hospital stay or victim of felonious assault \$5,000, Accidental Death and Dismemberment \$10,000.
- **Exclusions (not a comprehensive list):** Coverage is only valid outside of the United States. Exclusions include routine care, bungee jumping, off road motorcycling, skiing, mountain climbing with ropes or guides including rock climbing, sky diving, spelunking, suicide/self-



inflicted injury (covered under medical but not AD&D), injury/illness as a result of committing a crime, driving accidents if driver does not have the appropriate license to drive or on certain off-road vehicles (ATVs, 4-wheelers, snowmobiles or similar). Note that global pandemic disease as defined by the World Health Organization is excluded from the Security Evacuation Expense Benefits.

- **Pre-Existing Medical Condition Coverage:** Because certain conditions require specific treatment, medicine or procedures for maintenance, please research if any personal medical or mental health conditions can be treated effectively abroad. Most conditions can be accommodated, but there are sometimes limitations such as medicine restrictions or accessibility, accessibility to trained medical professionals or treatments, or limited English-speaking counselors. The AXA Assistance webportal can help you determine what resources might be available to you in your program destination.
- **Find a Provider Abroad:** Participants can use the AXA Assistance website to search for a provider or call in to find a provider. Participants should seek “preferred providers” if possible, as they have been vetted by Chubb. Generally, they have direct pay relationships and English-speaking staff or translators available. If a provider does not have English-speaking staff, translation services may be possible through AXA Assistance.
- **Payments and Claims:** There should be no deductible or copay on treatments, but participants should be prepared to pay at the time of treatment and seek reimbursement within 30 days. For easier reimbursements, keep all receipts, itemized bills, and medical records to submit with claims form. Direct billing (no up-front costs) is usually available if Chubb/AXA is contacted in advance of service and/or if the student uses a “preferred provider”. If advance contact is not possible or a preferred provider is not accessible, contact Chubb/AXA as soon as possible for a Guarantee of Payment, which will allow the patient to be treated immediately without needing to pay a deposit or immediate invoices.
- **Other Insurance Benefits:** CSU’s plan does NOT have trip cancellation, trip interruption, or personal property coverage. Trip cancellation and trip interruption insurance can often be bought when purchasing plane tickets, but be sure to read the fine print so that you understand any limitations. Personal property may be part of renter’s or homeowner’s insurance or may be purchased with another travel insurance plan.
- **If your program does not require CSU’s insurance coverage , but you want to opt into the CSU plan:** CSU program participants who want to use the CSU Chubb travel health policy can be enrolled and charged directly if they provide an email CSU’s Office of International Programs that they would like to be added to the plan.
- **Coverage for Personal Travel Before or After a Program:** CSU is not able to offer the Chubb travel plan to students beyond the 14-day personal deviation coverage that is included. Those traveling 15 days or longer outside of official program dates should seek alternate reputable travel health insurance providers, such as GeoBlue, HTH Worldwide, or iNext insurance, for additional coverage dates.

Please inform CSU of any major emergency. We care about your well-being and are available to assist.