

Cultural Insurance Services International (CISI) Accident and Sickness Insurance Plan
designed for
Georgetown University Study Abroad Programs

Administered by: Cultural Insurance Services International (CISI)
Underwritten by: ACE American Insurance Company

All students participating in study abroad or other overseas opportunities arranged by Georgetown University are required to obtain the Study Abroad Plan administered by CISI. The cost of the insurance will be billed to each student's account.

Description of Coverage

Please read the Frequently Asked Insurance Questions below for important information, including the possibility of waiving the insurance.

FREQUENTLY ASKED INSURANCE QUESTIONS

Q1: If I am already enrolled in the Georgetown University Premier Plan, do I need the Study Abroad Plan?

A1: You can only waive out of the Study Abroad Plan if you have the Premier Plan, provided by United Healthcare. The Premier Plan is the health insurance policy offered by Georgetown University to Georgetown students and includes reimbursement at 70% of covered services when abroad. Students who have previously waived out of the Premier Plan can NOT waive out of the Study Abroad Plan. **The Law Center encourages you to take the Study Abroad Plan because most covered benefits are paid at 100% and CISI specializes in assisting students while abroad.**

The Premier Plan "worldwide" provisions and Global Emergency Services information can be found in the full [description of coverage](#). The coverage maximum is unlimited. The waiver form is available at <https://studenthealthinsurance.georgetown.edu/studyabroad/coordinationplan/>.

Q2: How is the CISI Study Abroad Plan different from the one in which I am currently enrolled?

A2: Most covered medical benefits are paid at 100%.

Q3: If I think I want to waive out of the Study Abroad Plan because I have

the Georgetown University Premier Plan, but am not clear on the differences, whom should I contact with questions?

A3: Please contact the Student Health Insurance Office (located on Main Campus) at (202) 687-4883.

Q4: Do I need to maintain my domestic health insurance during the period that I am abroad?

A4: YES! The University requires you to maintain your domestic health insurance at all times.

Q5: Does the Study Abroad Plan provide coverage in all countries?

A5: Participants are covered under this policy in any country *other than* those of legal residence, citizenship or the United States.

Q6: What is the cost and period of coverage for the Study Abroad Plan?

A6: The charge for the Study Abroad Plan is currently \$65 (subject to change in future years) for any part of the following trimesters:

- May, June, July, August
- September, October, November, December
- January, February, March, April

If your Georgetown Law Center sponsored time abroad falls within two trimesters, regardless of the number of days abroad, you will pay twice the fee for one trimester. Likewise, if your time abroad falls within three trimesters, you will pay three times the fee for one trimester. If you remain abroad beyond the trimester(s) for which you paid, your coverage will cease and you are responsible for purchasing another insurance policy independently, such as from CISI Insurance.

Q7: Are there any deductibles that I will have to pay with the Study Abroad Plan?

A7: There are no deductibles.

Q8: Whom should I contact if I have additional questions regarding the benefits associated with the Study Abroad Plan?

A8: CISI, Cultural Insurance Services International
1 High Ridge Park
Stamford, CT 06905
Phone: 1-203-399-5130 or 1-800-303-8120
<http://www.culturalinsurance.com/>

Q9: Will the Study Abroad Plan pay medical providers directly or do I need to pay first and then be reimbursed?

A9: There is no easy answer. Most medical providers will require payment at time of treatment. You will therefore need to pay out of pocket and then submit the appropriate forms [claim form, medical receipts and bill] for reimbursement. Payment for relatively large claims, Emergency Medical Evacuation for example, will be arranged directly through CISI's Team Assist Plan (TAP), which must be contacted and be involved in making all arrangements. In addition, payment guarantees may be arranged via CISI TAP in special circumstances where eligibility of the claim is clear, but again, CISI TAP must be involved in making all arrangements. In any situation, you should first ask if direct bill to the insurance provider is possible. For more information, please visit the CISI Claims section of the website at <http://www.culturalinsurance.com/>.