

# STUDY ABROAD HANDBOOK: HEALTH & INSURANCE

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## OVERVIEW AND ADDITIONAL RESOURCES

General information about safety precautions, emergency protocols, CISI insurance, and incident reporting, including links to several travel health and safety resources, is at the [Health + Safety tab](#) on the study abroad website.

CIE staff will assist you with health questions and resources as we are able, but we are not health professionals. You are ultimately responsible for your own health, just as you are on the UWEC campus. It is important that you are honest in the medical self-assessment forms that you fill out for the CIE, USAC, and/or your host university and that you discuss your physical health/mental health with U.S. health provider to develop a plan for staying healthy abroad.

## CISI INSURANCE

The UW-System requires all students going abroad on a UW program to carry CISI insurance, which includes things such as medical evacuation and repatriation insurance that are often not covered by a domestic policy. CISI is included in costs you pay to UWEC. **The CIE will enroll you in CISI coverage during the semester prior to departure.** You will receive an e-mail once your enrollment is complete. See details on the [Health + Safety tab](#) on the study abroad website.

USAC also requires CISI insurance, although the policy is slightly different than the UW-System policy. **For UWEC-USAC students, the USAC policy is primary.** See the Insurance Information document in your [USAC Gateway](#) account.

Non-USAC programs may have additional insurance requirements; if so, they are listed in your UWEC program guide.

## CREATING A CISI ACCOUNT & LOGGING IN

**Once you are enrolled, follow the e-mailed instructions to login, create an account and reset your password.** You can also access the instructions at [myCISI Participant Portal](#). Upon completing this step, you can manage your CISI enrollment via the “myCISI” portal.

## CISI INSURANCE CARD & OTHER DOCUMENTS

**Print your card and carry it with you abroad.** In “myCISI,” you can:

- print your insurance card,
- print your proof of insurance letter for a visa application (if required for your program),
- access policy information,
- access claim forms,
- access emergency assistance numbers, and
- email information to a trusted friend or family member

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## CISI APP

If you bring a smartphone, we strongly encourage you to download the “CISI Traveler” mobile app to access your insurance documents, view country-specific travel alerts, search medical providers, etc. The app also has a “Check In” feature for use if you are in a city/country that suffers from a natural disaster, terrorist attack, etc. If you check-in, UWEC will be notified that you are safe or need assistance.

[Click here](#) to download for iPhones

[Click here](#) to download for Android

## PRE-EXISTING CONDITIONS

Losses (medical expenses incurred) due to pre-existing conditions are covered up to **\$100,000** in the 2022-2023 UW System CISI policy. CISI does not cover expenses incurred while in your home country. **If you have a pre-existing condition that will require treatment while abroad:**

- 1) Consult with your current U.S. insurance company to see how care abroad will or will not be covered, **and**
- 2) Contact Team Assist/AXA Assistance Company, the CISI assistance provider, at 1-855-951-2326 (312-935-1703) or [medassist-usa@axa-assistance.us](mailto:medassist-usa@axa-assistance.us).  
*Students on non-USAC programs:* Refer to policy #STB009987910  
*Students on USAC programs:* Refer to policy #STB0100447029AX

Team Assist can:

- Help locate a provider and a treatment facility as close as possible to where you will be studying.
- Check the availability and legality of medicines that you are currently using and possible alternatives.
- If requested, try to schedule the next appointment that would fall during your study abroad.
- If you will be studying in a non-English-speaking country, they can also try to find an English-speaking doctor or therapist.

When contacting the assistance provider, provide your full name, date of birth, policy number, coverage start and end dates (if already enrolled), study abroad location (city, country, address if possible), diagnosis/condition, current treatment details, and any current medications.

## CLAIMS TO CISI

With CISI, **you will most likely have to pay up front and then file a claim**, since the foreign physician and/or hospital may not process medical bills through a U.S. insurance company. You can [access a claim form here](#).

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## CISI POLICY EXCLUSIONS

Several high-risk activities are specifically excluded from CISI coverage, such as mountaineering where ropes or guides are normally used; hang gliding; parachuting; bungee jumping; racing by horse, motor vehicle or motorcycle; and parasailing. A complete list of exclusions is included in the [CISI brochure](#).

## EXTENDING YOUR CISI COVERAGE

CISI coverage is purchased in one-month increments for the length of your program. If you plan to travel independently before your program begins or after your coverage ends, you can **purchase one month of additional coverage at the UW-System rate directly from CISI** through the online portal. Choose "Extend Coverage", pay, and print a new insurance card with extended coverage dates. **There are some differences between the standard UW-System policy and the extended coverage.** Read the policy for your extended plan on the CISI portal.

## 24-HOUR ASSISTANCE

Included in your CISI benefits is 24-hour Medical Assistance, Personal Assistance, Travel Assistance & Security Assistance through Team Assist. Details are on the [CISI portal](#) or on the CIE [Health + Safety](#) page, in the CISI Policy and Claim Form document.

## CONTINUOUS U.S. INSURANCE COVERAGE

Although you will have CISI coverage abroad, **keep your U.S. coverage to have continuous coverage before, during, and after your time abroad.** If you stop coverage and are injured or become ill while abroad, you may experience a lapse in coverage when you seek to become re-insured and/or higher premiums due to your newly acquired pre-existing condition.

Contact your U.S. health insurance company prior to your departure to see what type of coverage you will have while abroad. This is particularly important if you have any pre-existing conditions that would not be covered under the CISI policy.

## CISI AND COVID-19

Please see [CISI's website for COVID-19 related questions](#) and how coverage will work. The standard UW System coverage does not include pandemics or epidemics. Because of this, CISI is offering students the option to purchase a Cancel for Any Reason/Interrupt for Any Reason package. You can purchase this additional coverage after the CIE enrolls you in the standard UW system coverage.

See [CISI's website](#) for further information about the Worldwide Trip Protector Plus coverage. If you opt to purchase this coverage, you are still required to be enrolled in the UW System policy.

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## HEALTH ISSUES

Your risk of becoming ill abroad depends on location and personal circumstances. Some specific health concerns for your site are in your UWEC program guide or Country-Specific Health & Safety handout (USAC programs). Also inform yourself of issues in your host country through the resources listed below.

### BEFORE YOU GO

[UWEC Student Health Service](#) or your regular healthcare provider can assist with preparation for study abroad. Schedule a travel consult to discuss your health needs abroad. This may include current prescription medication, medication for prevention of illnesses such as malaria or traveler's diarrhea, or immunizations prior to leaving the U.S. Make an appointment at least two months prior to departure to accommodate preventative medications and immunizations.

In addition:

- Have a complete physical exam, eye exam & dental check-up
- Update routine immunizations
- Talk to your counselor or psychologist, if you see one, specifically about study abroad
- Call your U.S. health insurance provider to learn what type of coverage you will have abroad, especially for pre-existing conditions
- Familiarize yourself with the resources in the [CISI portal](#). Once enrolled in CISI, click on "Resources and Links", and explore topics such as "Health & Vaccinations," "Personal Security Assistance" and "Global Health Information".

### MENTAL HEALTH

If you currently see a mental health professional, speak with them prior to going abroad. Cultural adjustment is a normal part of going abroad, but sometimes sadness, anxiety, and/or depression may be more than culture shock. Discuss with your counselor how you might cope with these feelings.

If you do not currently see a counselor and would like to discuss or manage concerns about going abroad, check out these resources:

- [UWEC Counseling Services](#) offers individual and group counseling. They can serve students who are physically in the state of Wisconsin; some clinicians may have temporary permission to work with students in Minnesota, also. Contact them at (715) 836-5521 to make an appointment. Their site also has many links to online COVID-19 specific resources.
- The University of Michigan's ["Resilient Traveling" site](#) has excellent resources for managing the stress of loneliness, cultural adjustment and other issues that may arise abroad.

More about the support services available at your host site are on your program's brochure page and in your UWEC program guide or USAC Health & Disability Guide.

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## IMMUNIZATIONS

### *Centers For Disease Control (CDC)*

The [Centers for Disease Control](#) (CDC) website has information on immunizations for every country. **Take CDC recommendations very seriously.** There are few required vaccinations for travelers. Requirements can only be placed by the government of the country, and because such requirements may discourage tourists, governments are reluctant to establish them.

CDC recommendations depend on the type of travel you anticipate and your length of time abroad. Meet with a doctor to determine what's best for your situation.

**Be up-to-date on all standard US vaccinations, also.** The COVID-19 vaccine is recommended for all travelers, and may still be required by some countries. Measles outbreaks have recently been reported in many countries. Most people in the U.S. are vaccinated against measles as infants (MMR), and if you have had the vaccination, no further action is necessary. If you have not, **CDC recommends that you complete the vaccination sequence 4-6 weeks before traveling.** Consult your medical professional with questions or if you need to schedule the vaccination.

### *Worldwide Inoculation Information From Team Assist*

You can also request Worldwide Inoculation Information from Team Assist, the Assistance Provider for CISI insurance. Information will be provided if requested by a participant for all required inoculations relative to the area of the world being visited as well as any other pertinent medical information. To contact Team Assist: In the U.S., call (855) 951-2326, worldwide call (01-443) 470-3043 (collect calls accepted) or e-mail [medassist-usa@axa-assistance.us](mailto:medassist-usa@axa-assistance.us). Your CISI policy number is your ID number.

### *UWEC Student Health Service*

[UWEC's Student Health Service](#) offers immunizations (IG, tetanus, Hepatitis B, etc.) and health education on international travel. Tel. (715)-836-5360.

### *Paying For Immunizations*

Your U.S. health insurance may cover the cost of immunizations. If not and you receive financial aid, meet with a financial aid advisor to inquire if these can be added to your financial aid budget.

## PRESCRIPTION MEDICATION

It takes time to arrange to bring prescriptions for your full time abroad, and different countries have different restrictions. See the Bringing Medications Abroad handout on the CIE [Health + Safety](#) webpage for detailed instructions and information. You should begin this process as soon as possible.

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## HEALTH RECORDS

Bring a medical record with you in case of an accident or illness and leave a copy with someone at home. **This is particularly important if you have a pre-existing medical condition.** A good record includes the names of all medications you are taking, any chronic ailments or allergies, immunization history, blood type, eyeglass prescription, personal physician, health insurance, and policy number.

## ALLERGIES

**If you have a severe allergy to medications and/or foods, wear a medical alert bracelet for your time abroad.** When language could complicate medical care, this type of bracelet may make communication with medical personnel easier.

If you manage your allergies through allergy shots, be aware that many other countries do not give them. Check with Team Assist (see the “Prescriptions” section above) to find out whether you can get the shots abroad or need to make other arrangements.

If an allergy could be life-threatening, meet with your UWEC Study Abroad Manager to discuss information that staff in your host country should be aware of.

## EYEGASSES AND CONTACTS

If you wear glasses or contacts, remember that these are also prescription items! Bring a copy of your eyesight prescription, an extra pair of glasses, and additional packets of contacts with you abroad. It will be very difficult to get a new pair of glasses or more contacts while abroad, just as any other prescription.

## FOOD RESTRICTIONS

**Food Allergies:** Prepare information to disclose your allergies to host families (if applicable), restaurants, etc. Write out key phrases such as “I’m allergic to gluten,” or “I’m allergic to fish,” in the host language. There are food translation apps you can download to your smartphone and companies where you can order inexpensive food translation cards.

**Vegan & Vegetarian Diets:** Depending on your destination, it could be challenging to find vegan/vegetarian options. A helpful resource is: <https://www.happycow.net>.

Some cultures do not understand why people decide to be vegan/vegetarian, so prepare to answer questions in a culturally sensitive manner. Also, in some cultures meat is a delicacy, and hosts may offer you meat as a sign of respect or welcome. You can still choose not to eat it, but think in advance how you will do so without offending your host. Some students have decided to forego being vegan/vegetarian during certain aspects of their study abroad program. These are personal decisions you will want to consider in advance.

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## INSECT-BORNE DISEASES

The CDC has information about insect-borne diseases, such as Zika, Chikungunya, Dengue, Malaria, West Nile virus, Lyme's disease, etc. Inform yourself of diseases endemic to your host country and places you may travel. Also see this [CDC Fact Sheet](#) for suggestions on how prevent insect bites.

At this time, there is no vaccine or medicine for Zika. To see if the country you will be studying in has Zika, please see the CDC's website: <https://wwwnc.cdc.gov/travel/page/zika-travel-information>. The CDC recommends that all pregnant women avoid travel to areas with Zika as the virus can be passed from a pregnant woman to her fetus. In addition, [this article](#) has recommendations for both males and females who will be traveling to Zika areas.

## STAYING HEALTHY ABROAD

"Travelers' Diarrhea" is common a few days after arrival in a new country. Your physician may prescribe medication to carry with you for symptom relief, and drink lots of fluid to prevent dehydration. For severe symptoms lasting more than a few days, seek local medical assistance.

Basic steps to help stay healthy abroad include:

- **Know where to get treatment:** When you arrive, find out where health care facilities are and how to access them **before** the need for treatment arises. If you need to access health care while traveling, use the [CISI portal](#) to find out if there is an English-speaking doctor/therapist in the area.
- **Give yourself time:** You don't have to see everything, taste everything, and go everywhere in your first few days or weeks!
- **Watch what you eat:** Eat and drink in moderation for several days, until your system has a chance to adjust to changes in climate and food.
- **Take measures to reduce the risk of exposure to sexually transmitted diseases, including AIDS:** Use the same safe-sex precautions recommended in the U.S.
- **Avoid illegal drug use:** in addition to legal issues, it can increase the risk of exposure to HIV (the virus causing AIDS).