CISI INSURANCE FAQs

Do I have to buy CISI Insurance?
If your overseas trip is part of your study or work at Loyola University Chicago (LUC), you are required to be enrolled in the LUC Group Insurance Plan through Cultural Insurance Services International (CISI) for the duration of your program. This includes any overseas study, research, service learning, volunteer or similar activities. Please note: undergraduate study abroad students will be automatically enrolled in the insurance plan by the Office for International Programs.

Can’t I just use my current insurance?
Unfortunately, a domestic insurance plan is not sufficient. CISI is designed to supplement your current plan by providing specialized emergency medical coverage specific to overseas travel. Domestic insurance plans can be very difficult to use overseas and often require up-front payment (even in emergencies) with no guarantee of reimbursement. Also, they typically do not cover repatriation of remains, medical or security evacuation, and other travel risks.

What does CISI insurance cover?
The LUC Group Insurance Plan provides comprehensive accident and sickness coverage, medical and security evacuation coverage, repatriation benefits, and access to Team Assist, CISI’s worldwide, 24-hour emergency assistance service. Please refer to the policy brochure for a Summary of Benefits provided under this plan.

How much will the insurance cost?
The cost of your insurance will vary depending on the length of your study abroad program. Please click here to see the standard rates and coverage dates.
If you are a graduate student, or are a participant on a non-OIP program, please contact OIP at 773-508-3899 or via email at intltravel@luc.edu for cost details.

Can I waive out of the Loyola insurance if I think I’m already covered by another policy?
Students who believe that they have insurance coverage that will meet the minimum requirements of the LUC policy may attempt to waive this requirement by completing the formal waiver process by November 1 for J-Term and Spring study abroad, by February 1 for Spring Break study abroad, and by April 1 for all Summer, Fall, and Academic Year study abroad. Completion of this process does not guarantee that a waiver will be granted. For more information regarding coverage minimums and the waiver process, click HERE.

How do I know when I am enrolled?
After you are enrolled in the insurance, you should receive a welcome email from enrollments@culturalinsurance.com. This email contains your ID card and brochure along with a link to the myCISI Participant Portal. Depending on your email system and settings, there could be a slight delay in getting this information. If you do not receive this email within a week of departure, please inquire at intltravel@luc.edu.

What happens if I don’t end up traveling overseas?
Please contact the Office for International Programs (OIP) at 773-508-3899 or intltravel@luc.edu if your travel plans change or are cancelled. Please keep in mind that you must notify us before your original departure date in order to be eligible for a refund.
**Will the insurance cover my personal travel beyond the dates of enrollment?**
You will be covered under the LUC CISI plan for the dates of your program term ([click here](#) for approximate term dates). If you would like to travel on your own before or after your program, you can purchase a separate CISI plan for those dates. You can do this from within the [myCISI Participant Portal](#), which you will have access to once you are enrolled in the insurance through LUC.

**Can my parents enroll if they are coming to visit me overseas?**
The LUC CISI group insurance plan is only available to students, faculty, and staff participating in LUC-sponsored activities. Parents are encouraged to purchase independent travel insurance for their trip. CISI’s sister company, Caremed Insurance, offers this type of coverage. Go to [www.caremed-travelinsurance.com](#) for more information.

**What should I do if I need assistance while abroad?**
The CISI Team Assist plan is designed by CISI to provide travelers with worldwide, 24-hour emergency telephone assistance service. Multilingual help and advice can be furnished for the insured person in the event of an emergency. If you require Team Assist assistance, your ID number is your policy number: GLM N04849590.

To reach Team Assist from within the US, call **855-327-1411**. From outside the US, you can call to **312-935-1703** (collect calls accepted). You can also email medassist-usa@axa-assistance.us.

**How do I call Team Assist from abroad?**
On your insurance ID card, you will see an 800 number and a standard phone number listed. If you need to reach Team Assist from outside the US and have an international calling plan, you can dial the standard US phone number listed (312-935-1703) using the appropriate country code for placing an outbound international call. The 800 number is for calls originating from the US. As a general rule, US-based 800 numbers can't be called from abroad because they are toll-free and typically blocked.

**How do I open a case?**
Anyone can open up a case on behalf of an insured! Friends, family members, overseas and/or US-based staff can all call Team Assist to open up a case if you are unable to do so. The sooner a case is opened, the better.

**How do I submit a claim?**
Complete the [claim form](#) and submit it to CISI, following the instructions on the form.

**How do I arrange payments in case of a medical emergency?**
During emergencies/hospitalizations, Team Assist can attempt to make payment arrangements directly to the facility. For more minor ailments, you should expect to pay the provider directly. If you do pay for treatment out-of-pocket, simply fill out the [claim form](#) and then scan and email the form along with any receipts to claimhelp@culturalinsurance.com. CISI’s in-house claims staff will process promptly, less the deductible, and can mail a check to the address you designate (reimbursements are typically processed within 15 days).

**Still have questions?**
Please contact the Office of International Programs at 773-508-3899 or via email at [intltravel@luc.edu](mailto:intltravel@luc.edu).