

## Minimum Standards for International Insurance Coverage

Coverage carried by students when traveling abroad should meet these standards. We also recommend that faculty/staff members carry at least this level of coverage for themselves and any dependents traveling with them.

### Health Insurance

The BU Student Health plan provides acceptable coverage for overseas travel. The health insurance plans offered to BU faculty/staff members as an employment benefit also provide acceptable health coverage for overseas travel. If coverage is obtained from a 3<sup>rd</sup> party provider, other program vendor, or travel insurance company, it should meet these standards:

- At a minimum, health insurance should cover emergency and urgent care.
  - **Emergency care** is defined as care for a condition which may be life-threatening if not treated immediately. For example the following symptoms may be considered eligible for emergency care: chest or abdominal pain, severe bleeding or broken bones, head injury or other major trauma, psychotic episodes, or suicidal feelings.
  - **Urgent care** is defined as treatment for a condition which is not life-threatening, but needs to be treated right away. For example the following symptoms may be considered eligible for urgent care: coughs, colds, fever or flu-like symptoms, sore throats, minor burns or injuries.
- If the insurance is a US-based plan, it must provide at a minimum coverage for emergency and urgent care in the destination country. *It is the responsibility of the traveler to verify his or her coverage.*
- The policy must provide at least \$50,000 in medical coverage.

### Evacuation/Emergency Travel Assistance

- An evacuation/emergency travel assistance plan should provide coverage for emergency medical evacuation (including medically supervised evacuation) and repatriation with a maximum of no less than \$100,000 per insured.
- It should provide security (political and natural disaster) evacuation and repatriation with a maximum of no less than \$100,000 per occurrence.
- The BU Aetna Student Health Plan includes acceptable Evacuation/Emergency Travel Assistance coverage through a company called OnCall International.
- All BU faculty/staff members have Evacuation/Emergency Travel Assistance coverage automatically when they travel on University business. Click [ACE Executive Premier](#) for more information.
- U.S. health insurance plans typically do not include evacuation/emergency travel assistance coverage. It is crucial for travelers to check their own health insurance policies to verify whether or not they have any evacuation/emergency travel assistance coverage.
- If additional coverage needs to be purchased, two acceptable plans are listed below.