

## Comprehensive International Health Insurance

This aid provides additional details about UMD's comprehensive international health insurance, requirements to qualify for the insurance, and how to access the insurance if it is needed.

- The University of Maryland international business travelers will automatically be enrolled in UMD's comprehensive international health insurance. Administered by Cultural Insurance Services International (CISI), this coverage includes medical and security evacuation.
- There is no charge to the traveler or the traveler's department for this insurance coverage.
- A summary of coverage and information about how to use CISI services are available on the [CISI website](#).
- Comprehensive international health insurance coverage is automatically provided to UMD international travelers. Education Abroad travelers are covered separately.
- To qualify for this insurance and make adjustments to international trips and related coverage the following requirements apply
  - Travel must originate from the U.S.
  - The traveler's Travel Request must be approved by 6:30 p.m. 3 days before the trip departure date
  - Trip adjustments, including removal of travelers who are no longer going on the trip, must be approved at least 3 days before the trip's departure date
  - Group Travel Requests must be approved at least 3 days before the earliest departure date listed on the Request
  - Trip Adjustments for Group Travel, must be approved at least 3 days prior to the earliest departure date listed on the Request.
  - The 3 day window is required for adjustments to ensure updated information is reflected in CISI's records.
  - For cancelled trips, cancellation is to be done by canceling the Trip Request as soon as it is known that the trip will not occur. This includes cancellations that take place after the start date of the trip.
  - Departments and travelers cannot directly enroll for coverage with CISI nor directly cancel UMD CISI coverage.
  - The CISI UMD business traveler insurance policy does not extend to, and is not available, for travel companions.
  - To ensure that international travelers receive email communications from Travel Services and CISI (including their CISI ID Card), Delegates making travel arrangements must verify that the traveler's email address is provided under Traveler Information on the Travel Request.

- Covered UMD international business travelers can expect
  - To receive a CISI ID Card, and related details, via email from [enrollments@culturalinsurance.com](mailto:enrollments@culturalinsurance.com) 2 days prior to their departure date
  - All travelers on a Group TAR will receive their CISI ID card via email based on the earliest departure date listed on the Travel Request
  - If the CISI ID card with related details is not received by the traveler 2 days prior to the date of travel, the traveler or the traveler's department, may contact Travel Services at 301.405.0607 with the Trip Number to determine the status of that trip's CISI coverage
- UMD travelers should direct questions regarding coverage and available services, such as the myCISI mobile app, to CISI at 800.303.8120.
- Travelers will need their trip number as a reference when contacting CISI.
- Travelers may establish a myCISI login after CISI coverage is established. Coverage will be established 2 days prior to the trip departure date listed on the Travel Request.