

Insurance Resource Sheet for MSU Study Abroad Students

International travel comes with some inherent level of risk. Various forms of insurance are one way to mitigate these risks. This resource sheet is intended as a guide for Montana State University students to describe required and optional forms of insurance during travels as an MSU student.

1. Medical insurance from US providers (this could be your MSU student health insurance, your family's health insurance, or insurance you source independently)

Students traveling and studying abroad are required to provide proof of medical insurance. It is strongly recommended to keep current student or family health insurance in force while studying/traveling abroad. Keeping active medical insurance in place will ensure that there is not a gap in coverage, and it ensures coverage upon return, especially in case of an earlier than anticipated return from abroad.

2. International medical, emergency evacuation, and repatriation insurance

Please note: The medical insurance coverage you currently have as a student may not cover you if you have a medical need while you are traveling abroad. Therefore, students traveling and studying abroad are required to provide proof of international medical, emergency, and repatriation insurance.

The State of Montana has ensured affordable access to international health insurance for students through a statewide contract with **GeoBlue International Health Insurance**.

- If you are participating in an MSU Faculty-Led study abroad or a Group International Travel program, you will be enrolled in GeoBlue by the Office of International Programs. This coverage is in effect only for the time you are abroad. If you travel independently outside of an MSU program, you will need to purchase health and emergency insurance coverage for international travel independently.
- If you are participating in an MSU Direct Exchange (DEX) exchange program or a Direct Enroll (fee-based) study abroad program, you will need to purchase GeoBlue insurance as part of your post-acceptance application materials. The instructions and process for doing this are in the study abroad post-acceptance materials.
- If you are participating in a CCIS, ISEP Exchange, or ISEP Direct program, you will be automatically enrolled in their equivalent insurance programs.

You will be provided with a GeoBlue health insurance card shortly after enrollment. Your GeoBlue enrollment card, as well as your other medical insurance cards, should be taken with you abroad along with all of your travel documents (passport, visa, etc.)

3. Host Country Medical Insurance

If you are studying abroad for **a semester or academic year** through any of the exchange or study abroad program types, the host country immigration regulations might require you to enroll or register in local health care systems. Each country will approach this differently. Some countries require registration in the host country health care or insurance system as part of the visa application process. Other countries require registration in the host country health care or insurance system upon arrival or within a specific number of days after arrival. Other countries might not require any registration on your

behalf. The host institution contacts will help to guide you through this process and are your best points of contact for questions regarding these possible requirements.

4. Cancellation & Interruption for Any Reason Insurance (CFAR/IFAR)

MSU recommends that travelers consider purchasing **Cancellation & Interruption for Any Reason (CFAR/IFAR)** insurance for domestic and international trips. While this is not a requirement, **CFAR/IFAR** insurance can help protect your investment in your trip in the event the trip is cancelled before departing or interrupted during a trip **for any reason** and, depending on the policy, it could also extend to reasons related to COVID-19.

There are several CFAR/IFAR insurance options available online to choose from. MSU recommends a CFAR/IFAR insurance policy that provides **at least 75%** reimbursement coverage for CFAR/IFAR benefits. **While you are free to purchase CFAR/IFAR coverage from any provider that meets your travel needs, one option is through Travel Insured International. You can view their offerings on the website [HERE](#).** *The information below is specific to the CFAR/IFAR insurance option listed on the hyperlink above. You will be responsible for understanding the policy terms of the policy you select and paying the associated costs, if you choose to enroll.*

CFAR/IFAR insurance should cover a substantial percentage of your program fees, housing, and flights if your program is canceled or you withdraw from the program **for any reason if these expenses are non-refundable.**

CFAR/IFAR insurance will **not** cover any program fees, housing, or flights that are refunded through your program, lodging or airline resulting from a trip interruption or cancellation.

As you consider purchasing CFAR/IFAR insurance, **make sure you know the following:**

- Your airline's flight cancellation refund policy
- Your program's cancellation and refund policies
- The terms of your housing contract, the cost of housing, and when deposits and expenses are owed for your housing
- Many CFAR/IFAR insurance policies require that you enroll in coverage within 21 days of receiving a non-refundable bill, charge, or invoice for a coverable expense; or, you must enroll within 21 days of your initial non-refundable trip deposit date.

Ready to enroll in CFAR/IFAR insurance?

Contact Travel Insured International Customer Service on our custom hyperlink:

<http://www.travelinsured.com/agency?agency=53810&p=MontanaState>

Questions? studyabroad@montana.edu