

Insurance Coverage Information

When preparing to travel and study abroad, it is important to consider what kind of insurance coverage will protect you from potential major financial consequences should you have medical problems while abroad.

EIIA Foreign Plan

The EIIA Foreign Plan is designed to cover students, and sponsors (faculty and staff) who accompany students, participating in educational activities outside of the U.S. This includes study abroad programs and short-term educational trips sponsored by Southwestern College. The EIIA Foreign Plan is underwritten by American International Group, Inc. (AIG). See the bottom of this page for more information on EIIA and AIG.

Plan Details

The details of the EIIA Foreign Plan can be found [here](#) in Adobe Reader (pdf) format.

Who is Covered?

Students (including part-time students) and sponsors (faculty and staff) are automatically enrolled in the plan at no extra cost. Spouses and dependents of faculty and staff participating in short-term trips are also covered at no extra cost, but only to 50% of the stated limits.

When does Coverage End?

While you are abroad the travel policy will be your primary medical insurance policy. If you get sick and have to see a doctor, or go to the hospital, it will cover you up to the limits and deductibles of the plan. It is important to understand, however, that it covers you only when you are out of the U.S. For example, let's say you eat a big lunch purchased from a street vender in Shanghai, China, and you get really sick, requiring hospitalization. The doctor in charge determines you need to be transported back to the U.S. immediately. You will be covered for the care you received in China and for the trip home. However, once you are back in the U.S., the travel plan is no longer in effect, and any expenses incurred from the care you receive in the U.S. will be charged to you or your current insurance company.

Preexisting Conditions

The policy does not include preexisting conditions. For example, let's say you are a diabetic and you go into a diabetic coma while riding an elephant in Jaipur, India. You then fall off the elephant and it steps on you. The travel policy will pay for your hospitalization and transportation back to the U.S., but they will expect you or your current insurance company to reimburse them for the entire cost of services.

When does EIIA Pay?

Time of required payment is an important consideration when you are traveling on limited funds. Many overseas health care providers require that services are paid before the individual is released. AIG will ask the individual to use their own personal source of funds (credit card for example) to cover the cost of services. If the individual does not have a credit card or the funds to pay for the services, the faculty sponsor will be asked to use their own credit card or the schools credit card to pay for the services. The individual or faculty member will need to submit for reimbursement once they arrive home. AIG could also send a guarantee of payment letter to the hospital. In any case, AIG will work out the details with the individuals involved, and will not allow someone who is ready to be discharged to sit in the hospital.

How to Contact EIIA

Individuals participating in a Southwestern College sponsored study or travel abroad program will be issued a card and a passport sticker listing emergency contact information. Cards and stickers are available from the Southwestern College business office.

Program Cancellation Insurance

We recommend that you purchase trip cancellation insurance. This type of insurance protects you financially if you have to cancel or interrupt your study abroad program for medical reasons. If you cancel from your study abroad program after the final cancellation deadline, you could be responsible for the entire program fee. We recommend that students seriously consider trip cancellation insurance for this reason.

Also, check to see if your, or your parents' homeowners' policy, covers your baggage while traveling abroad.

EIIA Mission Statement

EIIA is an advocate in the insurance marketplace solely for the benefit of Christian institutions of higher education.

EIIA educates institutions in managing risk and provides unique insurance programs and services tailored to the needs of higher education.

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AIG

American International Group, Inc. (AIG), a world leader in insurance and financial services, is the leading international insurance organization with operations in more than 130 countries and

jurisdictions. AIG companies serve commercial, institutional and individual customers through the most extensive worldwide property-casualty and life insurance networks of any insurer.

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