



OLD DOMINION UNIVERSITY

University Policy

Policy #5101

INTERNATIONAL EDUCATION ABROAD HEALTH INSURANCE POLICY

Responsible Oversight Executive: Provost and Vice President for Academic Affairs
Date of Current Revision or Creation: March 4, 2009 (Interim Policy)

A. PURPOSE

This policy seeks to require that all students, faculty, administrators and staff participating in international education abroad initiatives -- whether of a credit or non-credit nature -- carry complete international health insurance coverage for the duration of their program. Secondly, the policy seeks to require that Old Dominion University faculty or staff who sponsor, administer, or coordinate international education abroad programs be required to include comprehensive international health insurance coverage for all participants within their programs. Thirdly, the policy seeks to require that all students participating on non-ODU education abroad programs for credit be required to demonstrate comprehensive international health insurance coverage for the duration of their programs, or purchase the ODU contracted international health insurance coverage through the Office of Study Abroad. Students participating on non-ODU education abroad programs of a non-credit nature will be requested to demonstrate comprehensive international health insurance coverage for the duration of their programs, or purchase the ODU contracted international health insurance coverage through the Office of Study Abroad.

B. AUTHORITY

N/A

C. DEFINITIONS

Education Abroad Programs – Commonly referred to as study abroad programs, education abroad programs comprise credit and non-credit international study, internship, work, volunteer, and service-learning programs.

Comprehensive International Health Insurance Coverage – For purposes of this policy, comprehensive international health insurance is coverage which equals or exceeds the policy ODU contracted with CMI Insurance. The core provisions of the contracted policy are:

- \$100,000 in Medical Coverage per Injury or Sickness
- Unlimited Aggregate Lifetime Maximum Benefit
- \$0 Deductible per Injury or Sickness
- Worldwide Coverage
- \$25,000 Accidental Death & Dismemberment

- Repatriation of Remains
- Emergency Medical Transportation and Evacuation
- 24/7/365 Worldwide Emergency Services and Security Assistance
- Emergency Reunion Benefit
- Mental Health Coverage
- Dental Repairs and Treatment Coverage
- Prescription Drug Replacement Coverage
- Political Evacuation and Repatriation Coverage
- Trip Cancellation Coverage
- Trip Interruption Coverage
- Trip Cancellation Terrorism Coverage
- Lost Baggage Coverage
- Home Country Coverage
- Personal Liability Coverage
- Financial Assistance
- Legal Assistance

D. SCOPE

The policy applies to all students, faculty, administrators and staff participating in international education abroad initiatives whether of a credit or non-credit nature.

E. POLICY STATEMENT

Old Dominion University is committed to offering and supporting safe, academically rigorous and diverse international education abroad programs and services for ODU students, faculty and staff.

The University requires that all students, faculty, administrators and staff participating in international education abroad initiatives -- whether of a credit or non-credit nature -- carry complete international health insurance coverage for the duration of their program.

Students, faculty, administrators and staff should contact the Office of Study Abroad to facilitate compliance with the International Education Abroad Health Insurance Policy.

F. PROCEDURES

Students, faculty, administrators and staff should contact the Office of Study Abroad to facilitate compliance with the International Education Abroad Health Insurance Policy.

The University has contracted with CMI Insurance to administer international health insurance for ODU students, faculty, administrators and staff participating in international education programs sponsored, administered, or coordinated by Old Dominion University faculty or staff.

All students participating on non-ODU education abroad programs for credit are required to demonstrate comprehensive international health insurance coverage for the duration of their programs, or purchase the ODU contracted international health insurance coverage through the Office of Study Abroad. Students participating on non-ODU education abroad programs of a non-credit nature are requested to demonstrate comprehensive international health insurance coverage for the duration of their programs, or purchase the ODU contracted international health insurance coverage through the Office of Study Abroad.

G. RESPONSIBLE OFFICER

Executive Director, International Programs

H. RELATED INFORMATION

N/A

