

International Travel Insurance

All UNM faculty members, staff and students who are traveling internationally with UNM programs, earning UNM credits, or using UNM funding, including UNM scholarships, departmental funds, or other UNM financial aid, are required to have international insurance coverage. By signing the “Conditions of Participation” form, which is required for all UNM-sponsored international programs, you are accepting responsibility for making sure that you have international insurance coverage.

International insurance typically covers medical treatment for illnesses and accidents while outside the U.S., medical evacuation back to the U.S. if you are seriously ill or injured, and repatriation of remains back to the U.S. Some domestic insurance policies provide these benefits for international travel, but most do not include medical evacuation or repatriation benefits. If you already have insurance coverage in the U.S., you should check your policy carefully and be prepared to purchase supplemental insurance if you are not fully covered for international travel by your current policy.

Here are some general guidelines to help you:

1. UNM faculty and staff and their dependents who are covered by the UNM employee health insurance program through either United Health Care Plan or the UNM Lovelace Plan, are covered for “emergency” care at the same level and rates as domestic emergency care. Coverage also includes medical evacuation and repatriation. *A more detailed description is available from the UNM benefits office or your insurance provider.* You should examine your policy carefully and contact the UNM Benefits Office if you have any questions. If you are not fully covered by one of those policies, you should purchase supplemental international insurance. See the options below.
2. UNM students who have purchased the “Accident and Sickness Health Insurance” available through the UNM Student Health Center may have some coverage for international travel, but the maximum benefits are very low. *For more information, contact the UNM Student Health Center Insurance Office.* Students should consider purchasing supplemental international insurance. See the options below.

Remember, it is your responsibility to make sure that you are covered for all UNM-sponsored international travel. There are many international policies available from private providers. Below are some options you may want to consider:

1. MEDEX TRAVMED policy available through UNM Risk Management Office. This coverage is available to all UNM faculty, staff, dependents, students, and other persons participating in UNM programs. The cost is \$4.00 per day for international travel coverage. *For more information, go to the UNM Risk*

Management website and click on the International Travel insurance:
<http://risk.unm.edu/insurance.html>.

2. Council Travel sells an “International Student Id Card” (ISIC) and an “International Teacher ID Card” (ITIC) on-line. This is available for faculty members and registered students. They also have an “International Youth ID Card (IFYC) for younger students. If you purchase the card, you have international insurance coverage and many other services. *For more information, check the website at: www.counciltravel.com.*
3. HTH Worldwide has developed a policy for the UNM Study Abroad Program that provides international travel insurance. The cost is \$32.25 per month for travelers under 50 years of age. If you are 50 years of age or older, the insurance is available at a higher price. *This policy can be reviewed and purchased at the OIPS office and from the Study Abroad Advisor at the Latin American & Iberian Institute.*

If you have any questions about insurance information, please contact the Office of International Programs & Studies or the UNM Risk Management Office.