Study Abroad Insurance Options

The Rice Study Abroad Office has compiled a list of study abroad health insurance providers utilized by Rice’s peer institutions. We recommend that you research your health insurance options carefully, and choose the right provider for your needs.

CISI (800-303-8120)
CISI offers both individual and group medical insurance coverage. In addition to providing health insurance, the plan will cover medical evacuation and repatriation as well as security evacuations should they become necessary. Unlike many domestic insurance plans, the CISI plan will pay 100% of covered expenses without requiring a deductible. In addition, the Team Assist Plan was designed by CISI in conjunction with the Assistance Company to provide travelers with a worldwide, 24-hour emergency telephone assistance service for medical, travel, or technical and legal problems.

CMI (800-586-0753)
CMI offers group medical insurance coverage and additional benefits for study abroad and exchange programs offered through colleges, universities, and high schools. The Premier Group Study Abroad plan offers international accident and sickness insurance to students and faculty/staff who are temporarily (min. one month, max. 12 months) pursuing education activities outside of the United States as a participant of a study abroad program or experience. CMI also offers affordable individual insurance plans with variable benefit levels and deductibles.

Gateway Plans (800-282-4495)
Gateway International provides coverage for U.S. citizens traveling outside the United States and will protect students in the event of an injury or illness. It will pay for medical bills abroad and even pay for evacuation back to the U.S. if necessary. In addition to medical benefits, the plan includes coverage for emergency medical and political evacuation, repatriation, and a choice of deductibles and plan maximums up to $2,000,000. There are several different plans available: Patriot Exchange is designed for international travelers actively engaged or participating in educational or cultural exchange programs. Patriot Exchange Group is designed for groups of two or more international travelers actively engaged or participating in educational or cultural exchange programs. Student Health Advantage is designed to meet the needs of international students, scholars, and faculty involved in long-term educational programs.

HTH Worldwide (877-424-4325)
A leading provider of international health insurance since 1997, HTH Worldwide has a good number of travel medical plans, including single-trip plans, annual plans, major medical plans, and plans for students. They also offer a few full-featured package plans. Many of their plans are also available to non-U.S. citizens. The U.S. Student Abroad plan offers essential major medical coverage for U.S. students outside their home country. It provides essential major medical coverage up to $100,000 and includes coverage for medical and surgical care, hospital room and board, ground transportation, intensive care, and more. Global travel medical benefits include emergency medical evacuation, repatriation, and bedside visits.

**iNext** (207-553-4278)
iNext offers a complete network of travel insurance coverage provided through Travel Guard. Members are provided with the following benefits: up to a full year of travel insurance coverage which can be used for multiple trips; daily and monthly coverage options for partner institutions and organizations; online enrollment; customer service and support; and travel card deals which include free international mobile phones and SIM cards and discounted airline tickets. Supplemental and comprehensive travel coverage plans are available to both individuals and groups traveling outside of the United States. Supplemental plans are available on an annual basis and are valid for a full year. The Comprehensive plan is available on a daily, monthly, or annual basis. Group rates are available.

**ISO Student Health Insurance** (800-244-1180)
ISO is a leading insurance plan manager, solely managed by current and former international students. ISO is the policyholder of various health insurance plans. The collective body of students allows ISO to negotiate better insurance rates, and ISO cooperates with several insurance companies, each of which underwrites a different health insurance plan. Therefore, ISO members get insurance with more coverage at affordable rates. ISO provides and manages student health insurance plans for universities throughout the United States. ISO aims to offer top of the line student health insurance and short term limited duration plans. COMPASS World Premium and COMPASS World are ISO’s Study Abroad health insurance plans. They are affordable health insurance specially designed for American students studying abroad.

**Seven Corners** (800-335-0611)
Seven Corners is an experienced international travel health insurance, trip insurance, and specialty benefit management company. Since 1993, Seven Corners has provided protection and professional assistance services to U.S. citizens traveling overseas and foreign nationals traveling to the United States. Seven Corners has its own proprietary network of doctors and hospitals throughout the world. All customers have access to the WellAbroad worldwide assistance portal to create travel profiles, receive travel alerts, and search for Seven Corners’ contracted doctors and hospitals throughout the world. Seven Corners has established a study abroad insurance plan to protect against health emergencies. The plan is ideal for the needs of international students, teachers, and faculty. The coverage period lasts up to a year, and the plan is renewable.