

**DATE:** July 22, 2009  
**TO:** UT System International Officers  
**FROM:** Stephen C. DePaul, Director of Global Initiatives  
**SUBJECT:** Health Insurance Coverage for Study Abroad Participants

As we work together to enhance study abroad opportunities throughout the System, the health and safety of our students must remain our foremost priority. Heightened national attention, as exemplified by the recent *USA Today* feature story on student safety overseas<sup>1</sup> and media coverage of the H1N1 outbreak, reminds us of the need to remain ever vigilant.

Health Insurance for Study Abroad Participants:

UT System institutions have the authority to require health insurance coverage as a condition of participation in study abroad programs. Many UT System schools have had such a requirement in place for some time. Responding appropriately to a student who has become ill or been injured while studying abroad poses many challenges. Lack of adequate health coverage while abroad can place students, families, and institutions in an untenable position. I encourage you to review your institution's policies to be sure that all students participating in any type of university-approved study abroad program (e.g., exchange, affiliate, faculty-led, etc.) have appropriate health insurance coverage for the duration of their time abroad.

Guidance on Minimum Coverage:

The UT System recently completed a benchmark analysis of peer institution practices and available policies in the market. Based on that analysis, I strongly encourage you to look to policies that provide a maximum medical benefit of \$50,000 or more as you investigate and compare options.

The UT System Office of Employee Benefits ("OEB") recently negotiated a new study abroad health insurance plan through United Healthcare that provides a maximum medical benefit of \$100,000, as well as coverage for accidental death, prescription drugs, and certain pre-existing conditions as defined under the plan. A UT System dedicated webpage has been established on the [United website](#) with details specific to the UT System Study Abroad program (search under "Univ. of Texas - System Study Abroad"). I have attached a worksheet developed by the OEB that will allow you to compare the United plan to other options.

In addition, our System-wide International SOS crisis management and emergency response service provides for both emergency medical evacuations (up to \$1,000,000, per traveler per incident) and emergency security evacuations (up to \$100,000, per traveler per incident). All study abroad participants can access this service and no advance registration is required.

As we work together to address common challenges in the area of health and safety, the Global Initiative will continue to develop additional resources to help support our collective efforts. This year's UT

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<sup>1</sup> Mary Beth Marklein, "Students Abroad and Alone," *USA Today*, May 28, 2009.

System Risk Management Conference featured a session devoted to international travel and institutional oversight; the presentation from this session is posted on the [Global Initiative webpage](#).

I am grateful for your continued commitment to maintaining high standards of excellence in our study abroad programs. As always, if you have any questions or concerns, please do not hesitate to contact me at [sdepaul@utsystem.edu](mailto:sdepaul@utsystem.edu) or (512) 499-4798.

Attachment: "Study Abroad Insurance Comparison Worksheet"

cc: Laura Chambers  
Phil Dendy  
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Nancy Sutherland