



## International Health Insurance Policy

- CU Denver | CU Anschutz students traveling abroad on university-related programs or for university purposes are required to have **international health and evacuation insurance**. Note that United States health insurance is typically not accepted at facilities outside the United States and rarely provides coverage for emergency medical, natural disaster, terrorist activity, or political evacuation back to the United States.
- Students participating on CU Denver programs organized through the Office of Global Education will be enrolled in an international health and evacuation insurance plan through GeoBlue. The plan includes medical coverage as well as evacuation coverage for medical, political, or natural disaster emergencies. Note that a few select CU Denver programs may utilize other comparable insurance plans.
- Students participating in non-CU Denver programs must confirm that the program or host organization provides international health and evacuation insurance.
- If the program or host organization does not provide insurance or if students are traveling independently, international health and evacuation insurance coverage must be purchased. CU Denver has negotiated a comprehensive, inexpensive international emergency health and evacuation insurance plan through GeoBlue, available to all CU Denver | CU Anschutz students traveling abroad for academic purposes. Students should contact the Office of Global Education for instructions on enrolling in the GeoBlue plan. If students choose to utilize international health insurance other than the CU Denver GeoBlue plan, the university recommends identifying insurance coverage that includes, at a minimum, the following benefits:
  - Minimum political evacuation and natural disaster (\$100,000)
  - Minimum coverage per injury or sickness (\$100,000)
  - Minimum repatriation of remains (\$25,000)
  - Minimum medical evacuation (\$75,000)

In addition, it is important to confirm with the potential insurer whether they provide a guarantee of payment to the medical provider in-country or if the insured is required to pay out of pocket at the time of care. GeoBlue provides a guarantee of payment.

- Medical residents traveling abroad as university employees have international health and evacuation insurance coverage through GeoBlue due to employment status. The GeoBlue plan includes medical coverage as well as evacuation coverage for medical, political, or natural disaster emergencies. This coverage is at no cost to the resident as long as they have registered their round-trip flight details with [International SOS](#), the university's international emergency service provider. Instructions for International SOS registration are included in the GME online application. Residents may contact the Office of Global Education for more information on GeoBlue or International SOS.
- The Office of Global Education does not offer travel/trip insurance. Travel insurance covers financial losses due to trip cancellation, lost/delayed luggage, etc. Interested students must obtain this type of insurance independently.