

# College of the Holy Cross'

## Global Security Assistance and Medical/Travel Insurance Program

### What is International Travel Risk Management?

International travel risk management is the practice of implementing the resources and support to ensure our international travelers have up-to-date and relevant information regarding their intended destinations – as well as access to emergency resources in the event of a crisis. The College has partnered with International SOS, Cigna, and Lloyd's to provide a comprehensive international travel risk management program for faculty, staff, and students traveling or studying abroad. Your primary interface will be with ISOS, who will liaise with Holy Cross as well as with Cigna and Lloyd's, behind the scenes.

### What services does this provide?

International SOS provides a number of travel services, including:

- **Pre-departure assistance** with medical vaccinations, security, travel, and cultural information.
- **24/7 assistance and advice** while abroad through their dedicated phone app, website, and call center.
- **Emergency assistance** that coordinates or deploys necessary resources in the event of an emergency abroad, including emergency medical services, evacuation, repatriation, passport assistance, and security assistance.

### What if I need to go the hospital? How will I pay for these services if I need them?

The College has purchased a travel insurance policy from Cigna/Lloyd's that provides robust financial coverage for these services, including, but not limited to, up to \$500,000 in medical expenses, \$2,000 in emergency dental coverage, and additional coverage in the event of a medical or security evacuation.

### How much does all this cost?

For employees, the costs associated with this program have been built into your travel. Study Abroad students will continue to pay the \$170/semester Health Services fee, which will be directed towards this program. For other student trips, including Immersion trips, the costs will be built into the program.

### Is there anything that isn't covered?

Yes. Individual travelers would be responsible for covering all costs for injuries or illness related to high-risk activities, **including but not limited to** sky diving, hang-gliding, parachuting, off-roading, and any motor vehicle accidents in which the driver is impaired. For more information on coverage, please contact University Health Plans at 1.800.437.6448.

### What should I do in an emergency?

If you have an emergency, please contact ISOS through the ISOS App (see below) or you can reach them by phone at 1.215.942.8478. International SOS will work with you to understand the situation, identify the appropriate assistance, and arrange for that assistance.

### Where should I go for general travel assistance?

Prior to your departure, we recommend you review the [ISOS website](#) to understand all of the services available. You should also access the International SOS phone app or you may call its 24/7 center. You may need our Holy Cross Membership Number, which is 11BCAS701139.

### May I cancel my own health insurance while I'm abroad.

No. We strongly discourage you from doing so for a number of reasons. The most important reason is that if you experience a medical emergency, our Global Assistance Program will only cover costs while you're abroad. After a medical emergency, you will likely need follow-up care when you return and it will be critical to maintain your existing coverage. In addition, upon your return, you will not be able to re-enroll in your policy outside of the enrollment window, and you may not attend Holy Cross without health insurance that is valid in Massachusetts.

### What should I do next?

1. Using our Holy Cross membership number of **11BCAS701139**, download and register the ISOS App on your phone. Once you register on the app, sign up for medical and security alerts related to your location. Click [here](#) for more information on the ISOS App.
2. Visit the Holy Cross/ISOS website at [www.internationalsos.com](http://www.internationalsos.com), click Member Login, and enter the Holy Cross membership number: **11BCAS701139**. Review the resources available to you.
3. Prior to your departure, call ISOS' Assistance Center at 1.215.942.8478 and request a security and medical briefing. No question is too small.

### Can I use this for personal travel?

No. This program can only be used for College-sponsored travel. However, ISOS offers a consumer product, available at <https://buymembership.internationalsos.com/>. Members of the Holy Cross community can receive a 20% discount using the College's membership number (above).

### Who should I contact if I have additional questions?

Questions related to Study Abroad:

Professor Brittain Smith,  
Director, Study Abroad  
508.793.3082  
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All other questions:

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