

Health Insurance Abroad

University of Michigan International Travel Policy

Students, faculty and staff from all U-M campuses who travel abroad for University-related purposes must have [U-M Travel Abroad Health Insurance](#) [1] and register with the [U-M Travel Registry](#) [2].

- **U-M students** must purchase [U-M Travel Abroad Health Insurance](#) [1] unless they are going abroad as part of a U-M sponsored group and insurance will be purchased for them.
- **U-M faculty and staff** are covered by a blanket health insurance policy when on university-related business abroad, but must register with the Travel Registry.

U-M students, faculty and staff traveling abroad for personal/leisure reasons are strongly encouraged to register their trip in the Travel Registry and to purchase the Personal/Leisure health insurance plan.

See [University Health Service Travel Insurance Information](#) [1] for coverage details and instructions for purchasing or signing into insurance.

Other University of Michigan Student Health Insurance Plans

Both the [Domestic Student Health Insurance Plan](#) [3] and the [International Student/Scholar Health Insurance Plan](#) [4] provide worldwide coverage, but students using those plans outside the United States usually must pay medical costs up front then file a claim with the insurance company to have those costs reimbursed. U-M students traveling abroad for University-related purposes cannot substitute those plans for the [U-M Travel Abroad Health Insurance](#) [1] plan.

Health Insurance Coverage Abroad & In the US

- The [Travel Abroad Health Insurance](#) [1] plan only provides coverage outside the United States.
- While you are abroad, you should also have coverage that is valid in the U.S. in addition to your travel abroad health insurance.
- If you get sick or have an accident while abroad, you will need insurance that is valid in the U.S. to pay for treatment you may need when you return to the United States. Otherwise, you might have to pay high out-of-pocket medical costs.

Additional Resources

For more listings of overseas insurance policies, see the U.S. Department of State's [Medical Information for Americans Traveling Abroad](#) [5].

Source URL: <https://internationalcenter.umich.edu/abroad/swt/health/health-insurance>

Links

[1] <https://www.uhs.umich.edu/tai>

[2] <https://global.umich.edu/travel-resources/register-your-travel/>

[3] <https://www.uhs.umich.edu/dship>

[4] <https://internationalcenter.umich.edu/resources/healthins>

[5] <https://travel.state.gov/content/travel/en/international-travel/before-you-go/your-health-abroad.html>