

# On-site Field Guide: Insurance Quick Reference

## International Insurance for Study Abroad

The University of Missouri System provides comprehensive resources, including insurance, for all those engaged in University authorized international travel. You are strongly encouraged to familiarize yourself with these resources prior to departure. There are 2 different service providers: **GeoBlue Health Insurance** and **UnitedHealthcare Global**. GeoBlue provides medical insurance (i.e. fees and payments required by providers); UHC Global does not. Obtain useful summary of UHC policy from the [UM Risk and Insurance Management](#) resource.

- **GeoBlue Health Insurance:** Costs about \$35.00 per 30 days of coverage

All enrolled participants in University-sponsored programs are required to purchase the GeoBlue Worldwide International Health Insurance Policy, unless granted a waiver by UMKC International Affairs. This coverage is available to faculty and staff as well, even though the literature uses the term “students.” Coverage under the UMKC Geoblue plan can be purchased at this link: <https://ogse.geobluestudents.com/?ac=BJA-2348>

GeoBlue has a mobile app available on the [App Store](#), [Google Play](#) and [Amazon Apps](#).

Customer service: **Outside the U.S./Study Abroad Plans**

+1.844.268.2686 (toll-free inside the U.S.)

+1.610.263.2847 (outside the U.S.)

Email: [customerservice@geo-blue.com](mailto:customerservice@geo-blue.com)

Website: <https://geobluestudents.com/for-students-members>

- **UnitedHealthcare Global:** No cost

UHC Global provides 24-hour travel, medical and security-related assistance services to you while traveling. Print and carry the UHC Global identification card. Student participants will have access to the UHC ID card through their application in the UMKC Globetrotter Portal.

## Rental Vehicles Abroad

The car rental companies offer collision damage waiver, also known as optional vehicle protection or loss damage waiver (CDW/LDW) and liability or supplemental liability coverage (SLP/SLI), along with other coverage types. We recommend that you always use your University-sponsored Corporate Card or procurement card when renting a car as it may provide an additional layer of physical damage coverage for the rental car at no cost to the University. The card holder should be the renter; other faculty/staff should be listed as additional drivers.

The University policy requires that CDW/LDW coverage be purchased under the following circumstances:

- Vehicles rented in any country other than the United States or Canada
- The following kinds of vehicles rented for use regardless of the method of payment used:
  - Passenger vans with seating capacities greater than 8
  - Trucks or other similar vehicles rented for the primary purpose of transporting any type of cargo or property
  - Sports or utility vehicles to be used off of maintained roads

See the [UM Risk and Insurance Auto Insurance page](#) for more information.