

## Travel Outside the U.S.

If you should need medical attention when you are outside of the United States, this policy will cover the costs for those medical expenses, but you may have to pay for treatment when you receive it and submit a claim to the insurance company afterward. When filing a claim for medical treatment received outside the U.S., remember to keep all receipts of any bills paid and make copies of those receipts. You can follow the instructions at [What To Do If You Get A Bill From The Hospital or Doctor](#) [1] in order to be reimbursed.

*Note:* If you will be out of the U.S. for at least three calendar months, you may apply for a waiver of your required health insurance. Please submit this waiver via email to [ihi@umich.edu](mailto:ihi@umich.edu) [2]. An example of a person absent from the U.S. for three calendar months would be someone who left the U.S. on May 15 and returned on September 2, since they would be absent from the U.S. for all of June, July and August. However, if you are leaving the United States in order to participate in a U-M sponsored educational activity, such as a study abroad program, you are not eligible to cancel your international health insurance.

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**Source URL:** <https://internationalcenter.umich.edu/resources/healthins/travel>

### Links

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

[2] <mailto:ihi@umich.edu>