

QUICK FACTS

Accessing Healthcare Abroad

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Use Arcadia's Insurance

Arcadia Abroad provides you with comprehensive health insurance through [Cigna Global](#) while you're abroad. This policy should be your primary insurance*. If you need support navigating your insurance policy, our staff is trained on the policy we provide and can help you maximize your coverage.

**If you are studying in Australia or New Zealand, your primary insurance will be provided by either OSHC or StudentSafe. Our local staff will provide guidance on this insurance policy when you arrive. Your Arcadia Abroad provided policy will serve as your secondary coverage.*



Contact ISOS First

Call [International SOS](#) before you go to the doctor. International SOS has a full medical team that can provide advice on the best way to get care and strategies to manage symptoms until you can be seen by a doctor. The ISOS team will make an appropriate referral for you, schedule the appointment, and in many cases, they will arrange a Guarantee of Payment with the insurance company, which means you won't have to pay up front for your care.

Understand the Types of Care & What's Reasonable

While you're abroad, you will have access to several types of healthcare. Before deciding where you go, you need to think about what type of care makes most sense for your symptoms. You may have access to a health center on your campus, general practitioners, telehealth, urgent care centers, emergency rooms, and even pharmacists. Keep in mind that some ailments may not call for emergent care and you may need to wait 1-2 days to see a doctor in person. That is reasonable.

Ask Questions – Your Treatment Plan May be Different

Doctors overseas may opt to use a different treatment plan than what you are used to in the US. That is okay. We encourage you to ask questions and self-advocate while understanding that a different course of treatment is not necessarily a bad course of treatment.

Arcadia Abroad, in conjunction with our partners, have assessed that your host country has appropriate healthcare for your program. If you need help understanding why a treatment option was chosen, please contact ISOS or be in contact with the Global Health & Safety Team.

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Where to Go for Care

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Global Health Complete – Virtual Visits

Meet with a licensed medical provider without leaving your home. Appointments available within hours, typically. This is a **free** service. Global Health Complete is appropriate for:

- Ear and Throat Pain/Discomfort
- Eye Infection
- Cold and Flu Symptoms, Including Fever and Cough
- Stomach Pain and/or Nausea
- Vomiting or Diarrhoea
- Headaches or Migraines
- Muscle Pain
- Urinary Tract Infections
- Non-Life Threatening Conditions

General Practitioners / Campus Health

Call ISOS to schedule an appointment with a general practitioner (GP) in an office or visit campus health, if available. Expect appointments to be in the next 3 business days. GPs are appropriate for:

All ailments included in the Global Health Complete – Virtual Visits section, PLUS the following:

- Management of Chronic Conditions
- Women's Health
- Questions about Medications
- Non-Urgent Health Conditions

Urgent Care Center

Call ISOS to locate your nearest urgent care center. Urgent care centers often offer evening and weekend care and are for more serious conditions. Visit an urgent care center for:

- Allergic reactions & insect bites
- Concussions
- Muscle or bone injuries
- Neck pain and back pain
- Sudden Onset of Severe Pain
- Questions about Medications
- Urgent, but Not Life Threatening Health Conditions

Emergency Room / Accident & Emergency / A&E

The Emergency Room is designed to treat people with life threatening conditions. ERs are busy and students with non-life threatening ailments can expect long wait times (sometimes over 8-10 hours). Visit an ER, if you can answer yes to this question: "is my symptom life threatening?" or for:

- Loss of Consciousness or Sudden Confused State
- A Seizure or Stroke
- Chest Pain
- Breathing Difficulties
- Severe bleeding, burns, or scalds
- Anaphylaxis
- Suspected Broken Bones or Head Injury
- Feelings of Self-Harm or Suicide

