

Insurance Related to Foreign Travel Employees

Liability Insurance

Liability insurance provides coverage for an individual who is claimed to be responsible and liable for injury sustained by another person. The University of Alabama System has purchased insurance to provide some protection for an employee regarding such a claim when it arises out of activities performed in his/her capacity as an employee outside the United States. The insurance is provided by ACE American Insurance Company's International Advantage policy.

The policy includes *general liability coverage* for bodily and personal injury and property damage, up to stated limits. It also provides "*contingent automobile liability*" coverage that is secondary, which means it applies when the employee has no primary insurance or when the limits of the primary insurance are exceeded. It is not likely that an employee's personal automobile liability policy will apply outside the United States, and the University's automobile liability policy covering its employees is also limited to accidents within the U.S., so this "contingent" insurance may become the principal coverage. The ACE policy includes physical damage coverage for rental vehicles. It is recommended, however, that an employee who is renting a vehicle for use for work-related purposes outside the U.S. purchase both the liability and property damage insurance offered by the rental company, because some countries do not recognize American insurance companies or regard their policies as valid.

This policy does not apply to travel in certain, "sanctioned" countries.

For more information, contact the Risk Manager in the Office of Counsel (824-6633). Contact information and incident reporting instructions may be found on the first page of this link: [Liability Insurance/Executive Assistance Services Information Packet \(ACE USA\)](#) .

Travel Assistance

The ACE International Advantage policy also provides what are called “Executive Assistance Services.” Included in these services are the following:

- *Medical assistance* - Hospital admission deposit and assistance, medical monitoring, dispatch of doctor, medical claims assistance, medically supervised evacuation and repatriation, emergency prescription service, medical emergency cash advances, and consultation with English-speaking physicians.

- *Personal assistance* - Emergency medication transportation, lost document assistance, emergency message transmission, emergency cash advance, legal access (introduction to local attorneys), translators and interpreters, and benefits verification and claims assistance.

- *Travel assistance* - Emergency family travel arrangement coordination, assistance regarding the return of traveling companion/dependents, and assistance regarding the return of a vehicle.

- *Security assistance* - Travel security information, access to a security consultant, CR-24 services (arrangement help for evacuating employee due to political instability), and crisis management planning.

All Executive Assistance services must be arranged and approved by Europ Assistance USA.

For more information regarding these services and for contact information in the event of a loss or claim, go to the following link: [Liability Insurance/Executive Assistance Services Information Packet \(ACE USA\)](#). Wallet cards and passport stickers with important contact information can also be obtained at this website.

Accident and Sickness Insurance

BlueCare Worldwide Program

The University provides health care benefits to its employees while traveling outside the United States through the BlueCard Worldwide Program. These benefits are provided as part of the University's BlueCross BlueShield health insurance program. Generally, the expenses of medical care received from a non-U.S. provider within the BCBS network will be paid by BCBS, except for the applicable deductible. The expenses of care from an "out-of-network" non-U.S. provider will have to be paid by the employee, who can then make a claim upon return to the United States for benefits under the Major Medical coverage in his/her BCBS plan.

More information about the BlueCard Worldwide program may be obtained by going to the Human Resources webpage and clicking on the health/insurance/health links (or go to <http://www.bcbs.com/already-a-member/traveling-outside-of-the.html>). That page will contain a link to a BlueCard Worldwide webpage with specific instructions for an employee who anticipates traveling outside the U.S.

Accident and Sickness Insurance

Blanket Travel Accident and Sickness Program

The University of Alabama System has purchased an insurance policy that provides some benefits for *employees* who are traveling outside the U.S. *on University business* and *enrolled students* who are traveling outside the U.S. in connection with an *educational activity* (“Covered Persons”). This policy is provided by the ACE American Insurance Company, and the benefits are payable only to the extent other insurance does not apply. For University employees, this coverage will be secondary to the BlueCare Worldwide coverage discussed above for, at least, health care services provided to the employee.

- *Medical Benefits*

The primary benefits included in this program are as follows:

Medical Expense Benefits:

- \$100,000 Maximum for all Medical Expense Benefits for all Covered Persons
- \$ 1,000 Maximum for Dental Treatment (for injury only)
- \$ 500 Maximum for Pre-existing Conditions
- \$ 2,000 Maximum for Emergency Medical Treatment for Pregnancy

Emergency Medical Benefits: \$ 10,000 Benefit Maximum

Emergency Medical Evacuation Benefit: 100% of Covered Expenses

Repatriation of Remains Benefit: 100% of Covered Expenses

Accidental Death & Dismemberment Benefits

- \$ 25,000 Principal Sum per person for death for all Classes
- \$500,000 Aggregate, for all losses per Covered Accident

More specific information about these benefits is as follows:

- * Under the **Medical Expenses Benefits** provision,
 - > The initial charges must be incurred within 30 days after the accident
 - > The Maximum Period of Coverage is 365 days (benefits will only be paid for medical expenses incurred during such period)
 - > The “maximum per visit” amount is \$35. The “maximum number of visits” is 10 per injury/sickness. The maximum outpatient benefit is \$300.
 - > The cost of certain kinds of medical services/treatment is excluded from coverage, including routine physicals, routine dental treatment, pregnancy or childbirth, cosmetic surgery, eye exams for prescribing glasses or contacts, etc.

- > Some chiropractic care benefits are payable, with per visit and number of visit maximums. For mental or nervous disorders, benefits are payable subject to limitations (80% coinsurance and maximum number of days - 30).

- > Room and Board charges (maximum - average semi-private room rate) and ICU Room and Board charges (maximum - two times the average semi-private room rate) are payable.

- > Prescription Drug charges are payable, to the extent of “usual and customary charges.”

* Under the **Emergency Medical Benefit** provision,

- > Covered Expenses will be paid for a “Medical Emergency” (a condition caused by an accident or sickness manifesting itself by symptoms of severity leading a prudent person to reasonably expect that immediate medical attention is needed to prevent serious risk to the person’s health) suffered during the course of the trip.

- > Covered Expenses include a “Medical Expense Guarantee” and a “Hospital Admission Guarantee.”

- > All expenses must be authorized in advance.

* Under the **Emergency Medical Evacuation Benefit** provision,

- > 100% of Covered Expenses for the medical evacuation of a Covered Person who suffers a Medical Emergency during the trip and requires such evacuation are paid.

- > Covered Expenses include Medical Transport (under medical supervision to a different hospital/medical facility or the person’s place of residence for medically necessary treatment), Dispatch of Doctor/Specialist, Return of Dependent Children, and Escort Services. However, the doctor ordering the evacuation must certify the severity of the Medical Emergency requires the evacuation and all expenses are authorized in writing in advance.

* Under the **Repatriation of Remains Benefit** provision,

- > 100% of Covered Expenses for preparation and return of a Covered Person’s body to his/her home upon death from a Medical Emergency are paid.

- > Covered Expenses includes Escort Services for an Immediate Family Member to accompany the return of the body home.

* Under the **AD&D Benefits** provision,

- > The “Time Period for Loss” is 365 days from the date of the Covered Accident, which means that AD&D Benefits will be paid for losses occurring within such time period.

> Loss includes loss of life - 100% of the Principal Sum; loss of two or more Members (severance of hand/foot or total, permanent loss of sight) - 100% of Principal Sum; and loss of one member - 50% of Principal Sum.

Travel Assistance Services

The policy also provides certain services, through Europ Assistance USA, to covered employees and students. These services include, broadly:

- **Emergency Medical Services** - assistance in contacting local medical personnel to assess condition/medical monitoring, medical referrals, etc.
- **Security Evacuation Services** - arranging and payment for transportation to place of safety if needed due to natural disaster or political unrest, consultation
- **Emergency Travel Services** - emergency message relay through Europ Assistance, assistance in locating a local attorney, etc.
- **Information Services** - risk intelligence information, travel alerts, certain pre-trip information (weather information, visa and inoculation requirements, etc.)

The policy provides that the Travel Assistance Services are not “insured benefits” but merely “services.” The cost incurred by Europ Assistance USA in providing these services will, assuming they are covered, be reimbursed to Europ Assistance USA by ACE American Insurance Company. If not covered, they Europ Assistance USA will seek reimbursement from the University employee. All services are to be arranged and approved by Europ Assistance USA to be covered.

For more information about the foregoing services and for contact information, go to the link at [“Travel Assistance Services \(ACE USA\)”](#).