

## **Insurance Related to Foreign Travel Employees**

The University of Alabama System (UAS) purchases certain international travel accident and liability insurance coverages that may apply to faculty, staff, chaperones, volunteers, and students traveling outside the United States (and outside his/her home country).

Note that the following does not apply to students traveling internationally for Study Abroad programs. Contact the UAH Study Abroad Office for additional details on international travel insurance for those programs.

### **Travel Assistance**

The Gallagher Global Assistance international package provides travel assistance services. Included in these services are the following:

- **Medical Assistance** - including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.
- **Personal Assistance** - including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, verifies medical benefits and assists with medical claims process.
- **Travel Assistance** - including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return..
- **Security Assistance** - including a crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling as well as access to a secure, web-based system for tracking global threats and health or location based risk intelligence.. )

The policy provides that the travel assistance services are not “insured benefits” but merely “services.” The cost incurred by Gallagher Global Assistance in providing these services will, assuming they are covered, be reimbursed by CHUBB/ACE Insurance Company. If a service is not covered, Gallagher Global Assistance will seek reimbursement from the University. All services are to be arranged and approved by Gallagher Global Assistance to be covered.

For more information about the foregoing services and for contact information, go to the link at [www.gallagherglobalassistance.com](http://www.gallagherglobalassistance.com).

Registration through the Gallagher Global Assistance portal is strongly encouraged for all international travelers.

## **Accident and Sickness Insurance**

### BlueCross BlueShield Global

The University provides health care benefits to its employees currently enrolled in the University's BlueCross BlueShield healthcare insurance program while traveling outside the United States through the BlueCross BlueShield Global program.

Generally, the expenses of medical care received from a non-U.S. provider within the BCBS network may 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 BlueCross BlueShield Global program may be obtained by going to the Human Resources healthcare benefits webpage (<https://www.uah.edu/hr/benefits/insurance/health>) and reviewing the information under "International Travel". You may also visit the BlueCross BlueShield web site at <https://www.bcbsglobalcore.com>. You will need some basic information from your BCBS identification card in order to access the BCBS Global site.

International travelers are strongly encouraged to contact BlueCross BlueShield Global prior to traveling outside the United States to determine what benefits and coverages may be available in the destination/host country.

## **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 UAS international liability policy includes *general liability coverage* for bodily and personal injury and property damage, up to certain 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 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 insurance may have exclusions and not apply to travel in certain, sanctioned countries. This includes countries that are subject to economic or other sanctions imposed by the United States, and countries with which the United States is at war.

For more information on international travel insurance coverages (other than BlueCross BlueShield), contact the Office of Risk Management at 256-824-6875 or [riskmanagement@uah.edu](mailto:riskmanagement@uah.edu).