

## **Insurance Related to Foreign Travel Students**

### **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 \(ACE USA\)”](#).

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