

EXECUTIVE SUMMARY:

Insurance Information for CMU Employees Traveling Abroad for Official University Business/Academic Purposes

This summary provides CMU employees with information they need to know about insurance before they travel abroad for University business/academic purposes. Risk Management defines “University-related business/academic travel” for the CMU employee as being authorized by the Department/University.

To be fully prepared while you are traveling, it will be helpful for you to consider the following information prior to departure.

Insurance for CMU Employees:

Medical Insurance: It is very important to know whether or not your health insurance carrier will cover you while you are out of the United States. If you are covered, be certain you understand the coverage provided and how claims must be filed and reimbursement made. If you know that you will need medical care while traveling abroad, it is important to check with the Benefits & Wellness Office (774-3661) or your insurance company about coverage well in advance of departure.

Health care providers outside the United States may not be willing to bill your insurance company and may ask you to make payment for the services rendered. It will then be your responsibility to submit the receipts to your insurance company for reimbursement. The insurance company may require that the bill is detailed and translated into English, and that the amount is in U.S. dollars. It is important that you are clear about exactly what they will require to process the claim.

Please be sure to take all insurance cards and even claim forms with you. Write down the phone numbers of your insurance carriers and your primary care physician before you leave in case you have questions or an emergency. The Foreign Travel Contact Information document found on the Risk Management website www.cmich.edu/rm lists University telephone numbers and provides a place for you to enter personal information that you may need. Once completed, it is suggested that you make a copy of the pages and take them with you when you travel.

Supplemental Insurance: CMU employees who would like to have additional supplemental insurance may purchase a plan of their choice at their own expense. Travel agencies carry short-term travel plans, which include various types of insurance coverage.

U.S. medical insurance is not always recognized outside the U.S., and hospitals and doctors often require payment in cash for all services. While some travelers have found it useful to purchase supplemental medical insurance with specific overseas coverage, note that you may still be required to pay for treatment first and seek reimbursement later.

Finding a Physician: Information on finding a physician abroad can be obtained from the U.S. embassy or consulate in the foreign country as well as travel agents. The International Association for Medical Assistance to Travelers (IAMAT) can assist people who want a list of qualified English-speaking doctors prior to departure. Telephone 716-754-4883 or click on <http://www.iamat.org>

Non-Work Related Illness: In the event a non-work related illness occurs during your business travel abroad, or in other words, if you become ill while conducting University business, and the illness is not work related, your usual benefits coverage will be your insurance resource.

If you combine vacation with University business and you become ill or are injured during the vacation portion of your trip, again, your usual medical insurance carrier will be your insurance resource. It is recommended you contact the Benefits & Wellness Office (774-3661) or check with your medical insurance carrier in advance of your trip to see how out-of-country treatment should be handled.

Work Related Illness: If you are injured while conducting University business, you will be covered through Workers' Compensation, which is administered through the Workers' Compensation Office. To report a claim, utilize the 24-hour injury reporting system and phone (989) 774-7177. Fax: (989) 774-2177.

In accordance with the State of Michigan Workers' Disability Compensation Act, benefits are provided to all employees who sustain injuries or occupational diseases arising out of or during the course of employment. These benefits include all reasonable medical, surgical, hospital, and vocational rehabilitation costs. CMU is self-insured for this coverage and a third party administers all claims.

You must immediately report any work-related injury or occupational illness to the Office of International Affairs/Study Abroad (989)774-4308. You or the Office of International Affairs/Study Abroad are required to report work related incidents to the Workers' Compensation Office within 48 hours. You should seek immediate medical care and, if possible, all reports and bills should be faxed to the Workers' Compensation Office at the number above. Upon your return, you should contact the Workers' Compensation Office to determine the status of your injury or illness claim and to arrange ongoing care if necessary.

Medical Evacuation and Repatriation insurance: When traveling abroad, it is very important to have medical evacuation and repatriation insurance. Medical evacuation insurance will provide funds to get a person home in the event of an illness or injury that prevents the person from continuing their University approved travel; repatriation insurance provides funds to return home the body of a person who dies in a foreign country. Most health insurance companies do not cover medical evacuation and repatriation claims. CMU, however, carries a foreign liability insurance policy that provides coverage for its CMU employees on authorized travel. Coverage details related to CMU's foreign liability policy follow, or you may contact the Risk Management, Environmental Health & Safety Office (989) 774-3741 with your specific questions.

Foreign Liability Insurance Policy: CMU employees traveling outside the U.S. on authorized University business are entitled to foreign liability insurance coverage. The University pays the full premium. CMU employees need to complete the Foreign Liability Enrollment Form found on the Risk Management website at www.cmich.edu/rm to insure coverage. Coverage limits and certain exclusions do apply.

CMU's Foreign Liability insurance policy covers the University and its employees when acting within the scope of their employment. The policy term is July 1 to July 1 and includes:

- General liability
- Foreign Business Auto Liability & Physical Damage
- Business Travel Property
- Medical Evacuation/Repatriation
- 24 Hour Travel Guard Assistance

Other benefits of the Travel Guard assistance program include: employee ID cards and access to online customer service that assesses local security conditions and details of more than 300 cities in over 130 countries. The online services also feature information and recommendations on airports, how to stay safe, local transport, hotels and restaurants, and business etiquette.

The CMU Foreign Liability insurance policy includes an emergency travel assistance program that is coordinated with your medical coverage. Emergency assistance services include:

- Medical evacuation when deemed medically necessary by a designated physician;
- Arrangement and payment of transportation to the nearest medical facility that can properly treat your condition;
- Repatriation in the event that you should pass away while traveling, including arranging for all necessary government authorizations and paying for the return of your remains to your place of residence for burial or cremation.

Travel Accident Insurance: CMU employees traveling abroad on authorized University travel (excluding personal travel and travel to and from work) are provided coverage for accidental death or dismemberment. The University pays the full premium and you do not have to enroll for this coverage. Coverage amounts vary, and certain exclusions apply, including activities undertaken during the time abroad and unrelated to the business of CMU.

Kidnap & Ransom: CMU employees and students have coverage under the University's Kidnap and Ransom insurance policy which provides coverage for kidnappings and other events through a combination of financial indemnification and expert crisis management.

Auto Physical Damage Insurance: Coverage is provided for a rental vehicle when the vehicle is rented using CMU's Business Card. Coverage is available in most foreign countries. No coverage is provided for vehicles rented in Israel, Jamaica, Ireland, the Republic of Ireland or Northern Ireland. Because regulations vary outside the U.S., it is recommended you check with your rental company and credit card program administrator to verify coverage at the particular location you are traveling to. Coverage is for autos, meaning a four-wheeled private passenger-type vehicle designed for public roads. Coverage is provided for only those vans manufactured and designed to transport a maximum of eight (8) people and used exclusively to transport people. Coverage details are available online at www.cmich.edu/rm or by request from the Office of Risk Management, Environmental Health & Safety.

Errors and Omissions: When traveling abroad, CMU employees have insurance coverage for alleged "wrongful acts" such as age, race or sex discrimination under CMU's Errors and Omissions policy. However, coverage is no broader than the University's policy or practice providing for indemnification.

Fidelity and Crime: CMU employees should take appropriate steps to protect University money transported abroad (cash economy). Although CMU has a Fidelity and Crime insurance policy to cover money and securities, it does not cover money losses when traveling.

Dependent Coverage: Dependents, including an eligible, covered spouse, and/or dependents accompanying you on your University business trip are not covered by CMU liability insurance policies or emergency assistance. It is recommended that dependents inquire about personal coverage for themselves while in a foreign country.

Reporting Incidents: Should something happen or occur which may cause you or CMU to be liable, it is extremely important that the incident be reported promptly to CMU and that you not wait until you return from the trip. A Foreign Liability Incident Report Form should be completed and forwarded to the CMU Office of Risk Management, Environmental Health & Safety for further handling.

Claims Against CMU: If claims are made against Central Michigan University or its representatives, immediately contact the Office of General Counsel (989) 774-3971, Office of International Affairs/Study Abroad (989) 774-4308 or the Office of Risk Management, Environmental Health & Safety (989) 774-3741.