Supplemental International Travel Insurance

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Travel Registration and Insurance

UO travelers have access to a comprehensive insurance plan that includes coverage and services such as out-of-country medical benefits, medical evacuation, 24-hour travel, safety and security assistance services, repatriation etc. Insurance is accessed by booking travel in Concur.
FAQ: What does the insurance cover?

The primary purpose of the supplemental insurance is for evacuation, both medical and security, including natural disasters.

This insurance would coordinate with employee medical insurance and workers’ compensation coverage where applicable.
Travel Benefits - AXIS Accident & Health

International Travel Insurance and Assistance Services
2019-2020
FY20 Schedule of Benefits

Schedule of Medical Benefits
If an Insured Person suffers a Covered Injury or contracts a Sickness that requires treatment by a Physician, the Company will pay the actual expense incurred up to $200,000 per Insured Person per Covered Injury or Sickness. For benefits to be payable under this plan, the first treatment for the Covered Injury or Sickness must be received within 30 days of the date of the Accident or onset of Sickness. No payments will be made for expenses not incurred within the Benefit Period.

- Medical Max. Covered Accident or Sickness: $200,000
- Deductible: $0
- Maximum Benefit Amount for Pregnancy: $5,000
- Pre-Existing Conditions Maximum: $5,000
- Benefit Period: 365/96

Covered Medical Service(s) means any of the following services, if the service is Medically Necessary:
1. Hospital semi-private room and board (or, where Medically Necessary, room and board in an intensive care or cardiac care unit); Hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an Ambulatory Medical Center
2. Services of a Physician or a Registered Nurse (RN)
3. Ambulance service to or from a Hospital
4. Laboratory tests

Mental and Nervous Conditions or Chemical Dependency/Drug Abuse
Insured Person Expenses up to $15,000
Outpatient Expenses up to $5,000
Maximum Number of Visits: 10 visits in any 12 month period

Out of Country Medical Guarantee Charge Benefit
Hospital Admission Guarantee Charge
Medical Expense Guarantee Charge

Pre-Existing Condition
A pre-existing condition means a condition for which the Insured Person receives any diagnosis, treatment or had taken any prescription medicines during the three months immediately preceding the effective date of the Insured Person's coverage under the Policy whichever is later. This does not apply when the Insured Person is taking prescription medications for a condition which is and remains under control without any change in the required prescription for this time period.

Aggregate Limits of Indemnity

<table>
<thead>
<tr>
<th>Applies to:</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Natural Disaster Benefit</td>
<td>$500,000</td>
</tr>
<tr>
<td>Security Evacuation</td>
<td>$500,000</td>
</tr>
</tbody>
</table>

Not more than the Aggregate Limit of Indemnity specified above will be paid for all Covered Losses, Covered Accidents, Covered Injuries and Covered Expenses suffered by all Insured Persons as the result of any one Covered Loss, Damage, Injury or Accidental Sickness that occurs under one of the Conditions of Coverage, as specified above. This Aggregate Limit of Indemnity is payable only once, should more than one Condition of Coverage apply, we will pay the greater amount. If this amount does not allow all Insured Persons to be paid the amounts this Policy otherwise provides, the amount paid will be the proportion of the Insured Person's loss to the total of all losses, multiplied by the Aggregate Limit of Indemnity.

Accidental Death and Dismemberment Benefits
Covered Loss must occur within 365 days of the Covered Accident

<table>
<thead>
<tr>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Life: 100% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of Two or Mere Hands or Feet: 100% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of Two or Three: 100% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of Sight of both Eyes: 100% of the Principal Sum</td>
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<tr>
<td>Loss of Speech and Hearing (in both Ears): 100% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of One Hand or Foot: 50% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of One Hand or Foot: 50% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of Sight in one Eye: 50% of the Principal Sum</td>
</tr>
</tbody>
</table>

Paralysis Benefit
The Company will pay the benefits shown below for that type of Paralysis, subject to all conditions and exclusions. If an Insured Person suffers a Covered Loss, if the Insured Person suffers more than one type of Paralysis as a result of the same Accident, only one amount, the larger, will be paid.

<table>
<thead>
<tr>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quadriplegia: 100% of the Principal Sum</td>
</tr>
<tr>
<td>Paraplegia: 75% of the Principal Sum</td>
</tr>
<tr>
<td>Hemiplegia: 75% of the Principal Sum</td>
</tr>
<tr>
<td>Uniplegia: 25% of the Principal Sum</td>
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</tbody>
</table>

Trip Cancellation and Interruption Benefits
Trip Cancellation: The Company will pay up to $2,500 per person per trip, subject to all applicable conditions and exclusions. If the Insured Person's trip is cancelled, the Company will reimburse the Insured Person the non-refundable paid amount, subject to the following:
1. The Insured Person has been advised by a Physician that travelling on the Covered Trips is medically advisable.
2. Cancellation provisions in effect at the time the travel supplier is notified of a Trip Cancellation.
In no event, will the Company pay more than the Trip Cancellation Benefit Amount. The Insured Person will relinquish rights to any unused vouchers, tickets, coupons or travel privileges for which the Company has reimbursed the Insured Person. In no event will the Company pay more than the Benefit Amount in any 13 consecutive month period regardless of the number of Trip Cancellation claims made in that one month period.

This benefit does not apply to a Covered Loss caused directly or indirectly from:
- travel arrangements canceled or changes by the Common Carrier, Tour Operator, or any travel agents unless the cancellation is the result of inclement weather or an organised strike affecting public transportation;
- change in plans, financial circumstances and any business or contractual obligations of the Insured Person, immediate Family Member of the Insured Person;
- financial insolvency of a travel agency, tour operator or travel supplier;
- any changes in military orders of the Insured Person which occurs prior to or within seven days of when the Covered Trip begins.
Travel assistance services included:

• Medical evacuation and/or repatriation
• Medical case management and review
• Transportation for dependents and traveling companions
• Prescription and eyeglass replacement or refill assistance
• Emergency translation/interpretation assistance by phone
• Pre-trip informational assistance
• Trip Cancellation due to medical illness
• Referral to attorneys
• Emergency message relays
FAQ: How do I use the insurance if I have an emergency?

Use the travel assistance travel card. Dedicated 24/7 line for UO travelers. The card may be accessed online: https://safety.uoregon.edu/uo-international-travel-insurance-cards
FAQ: Where does my employee medical insurance end and the travel insurance begin?

The supplemental international travel insurance is secondary and would coordinate with employee medical insurance and workers’ compensation coverage where applicable.
FAQ: Where does coverage apply?

The coverage under the policy applies for travel outside of the contiguous United States territories.

Excluded Countries:
The following countries are excluded from this insurance coverage; however, coverage may be able to be secured at an additional cost by contacting the Office of Risk Management.

- Afghanistan
- Chechnya
- Iran
- Iraq
- Libya

We have a traveler inbound to the U.S., does this insurance cover them?
The coverage under the policy applies for travel outside of the contiguous United States territories. Since this is inbound to the US, it would not be covered by this plan.
FAQ: Why are UO travelers now paying for travel insurance?

The insurance cost is tied to both the fees, fines & penalties policy and travel policy. With the implementation of Concur, the fees now can be recovered to help cover the cost of the insurance plan for the University.
FAQ: What happened to the registry process?

**University Employees:** All employee travel insurance registration and enrollment is managed through Concur. Departments are billed directly through Concur.

**Student Travel:** Student travelers not registered through concur or through Global Education Oregon (Study Abroad) may still register and enroll through Risk Management website.

**Dependents/Spouses:** Coverage may also be secured for dependents and spouses if the UO employee registers and enrolls using the Non-Concur Traveler Registration and Enrollment web form. An index will be required for billing.

[https://safety.uoregon.edu/international-travel-registration-and-insurance-cards](https://safety.uoregon.edu/international-travel-registration-and-insurance-cards)
FAQ: Does the traveler pay for the insurance?

**UO Business Travel**  The unit/department is billed for this type of coverage. 14-day maximum charge to department.

**Leisure Travel**  14 day maximum. If it is more than 14 days the traveler will need to purchase their own insurance privately. Traveler is responsible for reimbursing their department.

**Coverage for Dependents**  Traveler may enroll their spouse or children. The cost is $2.50 per day per traveler. The UO traveler is responsible for reimbursing their department. Unfortunately, Concur at this time is unable to process this fee, traveler must register dependents separately using the online registration form.

https://safety.uoregon.edu/international-travel-registration-and-insurance-cards
Unit is charged a per person per day rate and up to maximum of 14 days no matter the length of the trip.

Examples:
Trip starts on 9/1 and ends on 9/30 with 10 personal days included.
   Unit charged $35 ($2.50 * 14) even though there were 20 total business days.
   Employee charged $25 ($2.50 * 10)

• Trip starts 10/1 and ends 10/30 with 14 personal days included
   Unit charged $35 ($2.50 * 14) even though there were 15 total business days
   Employee charged $35 ($2.50 * 14) even though there were 15 total business days

• Trip Starts 11/1 and ends 11/30 with 0 personal days included
   Unit charged $35 ($2.50 * 14) even though there were 30 business days
   Employee not charged, as there were no personal days.
Exceptions

What if my traveler is traveling using federal grant funds?
Concur can bill grant indexes. In a small number of cases, some grant funding cannot cover this expense. Waivers can be requested through travelsafe@uoregon.edu
UO Traveler Checklist

• Update your Concur Profile
• Research your destination (Dept. Of State Travel Warnings & CDC Travel Warnings)
• Enroll in the STEP Program
• Download the supplemental travel insurance brochure
• If you have medical concerns, you can pre-identify providers in the areas you will be traveling to
• Inform your home department of your trip and contact them should you have an issue while traveling. Ask them to contact SRS – travelsafe@uoregon.edu
Pre-Trip Planning – Know before you go!

What is STEP?
The Smart Traveler Enrollment Program (STEP) is a free service to allow U.S. citizens and nationals traveling and living abroad to enroll their trip with the nearest U.S. Embassy or Consulate.

Benefits of Enrolling in STEP
• Receive important information from the Embassy about safety conditions in your destination country, helping you make informed decisions about your travel plans.
• Help the U.S. Embassy contact you in an emergency, whether natural disaster, civil unrest, or family emergency.
• Help family and friends get in touch with you in an emergency.

https://step.state.gov/
FAQ: How do I help my traveler if they have an emergency?

It is recommended that the traveler prepare by knowing local emergency numbers including local emergency services. They should contact the local emergency number for the country in which they are traveling.
FAQ: What triggers the Foreign Travel Insurance on a Travel Request?

**Request**: Upon submission. Request with marked as foreign travel will receive a message indicating that the Request requires Foreign Travel Insurance, but the request can proceed without adding the item to the Expense Summary.

**Request 6MXN**

Enter Trip Destination and Date: Pau, France 07/03 - 07/18

Business Purpose: Cycle-Tourism Convention

**Required**: Foreign travel insurance is required for all foreign travel. Please select the foreign UO Foreign Travel Insurance expense type and click save. This will automatically determine the insurance cost.

**ATTENTION**: UO business travel with additional personal days must have a comparison quote attached to show the business only itinerary. If adding personal time results in a more expensive ticket, you must call the TMC to provide a personal credit card for the additional amount. Please note that comparison quotes should be generated on the same date as the date of purchase.

**NOTE**: If traveling on Federal grant funds, please call the TMC to book international air to ensure Fly America Act compliance. If an exception is used, please be sure to attach an exception form to the Request.
FAQ: What triggers email notifications for foreign travel insurance?

- **Email Notices**: Sent out upon Request approval. Notices provide details of the travel insurance and links to associated web pages.

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**SAP Concur**

Jody Bleisch

Starting October 1, 2019 all travel registration and enrollment for international travel insurance coverage for University employees will be managed and billed directly through Concur. Coverage includes accident and sickness, security evacuations, emergency medical evacuation and travel assistance. The cost of this insurance is $2.50 per person per day. You may download your insurance travel benefits card and review insurance policy exclusions online: [https://safety.uoregon.edu/uo-international-travel-insurance-cards](https://safety.uoregon.edu/uo-international-travel-insurance-cards)

Please note: if you are traveling on an International Affairs index, the travel insurance has already been paid. The system will allow these travelers to move forward with expense reports that do not have the travel insurance expense applied, but the links provided in this email are still pertinent.

**Requests**

<table>
<thead>
<tr>
<th>Start Date</th>
<th>Request Name</th>
<th>Request Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/15/2019</td>
<td>Test FN UO w/ATHgrp</td>
<td>501.00 USD</td>
</tr>
</tbody>
</table>

Any questions regarding foreign travel insurance should be directed to UO Safety and Risk Services: 541-346-8316
FAQ: What triggers the Foreign Travel Insurance on an Expense Report?

- **Hard Stop** – Unlike Request functionality, any report for foreign travel will be restricted from submission if there is no expense type for Foreign Travel on the report.

- **ExpenseType Configuration** - The Foreign Travel Expense is configured to calculate based on the duration days of the trip. Expense type just needs to be added to the Report and saved, unless there are any adjustment Requests.

- **Adjustment Request** – Requests for waiver, or cost reduction of the insurance should be directed to the program administrator.
Export Controls Audit Rule Triggers

➢ UO faculty, students and staff frequently travel internationally, presenting papers, serving as speakers at academic conferences and engaging in research or other activities abroad.

➢ While most activities conducted on behalf of the UO do not require export control licenses, some do. It is important for all UO personnel to be able to identify when international travel may require an export control license and engage UO's Export Control Compliance Team.
What are export controls?

“Export Controls” are a set of federal laws & regulations that regulate the transfer of information, commodities, materials, technology, and software considered to be strategically important to the U.S. in the interest of national security, economic, and foreign policy concerns.

What might trigger export controls?

What are you taking on your trip?

➢ Are you taking (shipping or hand-carrying) any special research equipment (e.g., drones, GPS systems, thermal cameras)?
➢ Does your laptop have any special software, other than the most commonly, commercially available software (e.g., Microsoft Office, Adobe)?
➢ Are you taking any special materials (e.g., biological, chemical)?
➢ Did you save or store any controlled or proprietary data on your laptop?
What might trigger export controls? Cont.

What are you going to do on your trip abroad?

- If taking special research equipment or materials, what is the proposed end-use?
  - If end-use for a software program is for development, testing or production of weapons or systems to deliver weapons, a license will be required.

- Are you conducting research, including interviews, surveys and data collection?
  - Some research activities in sanctioned countries may be considered "services" and could require a license.

- Are you teaching/giving a lecture or a talk?
  - For example, attending a conference/presenting research in Iran requires a license.
Non-compliance with Export Controls Regulations

Export controls are federal laws and regulations. Noncompliance can result in severe criminal and monetary fines to both the individual and the University.

• Fines of up to $1,094,010 per violation
• Prison sentences of up to 20 years per violation

Non-compliance can also lead to:

➢ Protracted and intensive investigations involving federal agencies;
➢ Termination of export privileges;
➢ Loss of federal funding; and
➢ Significant harm to the integrity and reputation of the individual and the University of Oregon.
Export Controls Resources and Guidance

The UO Export Controls Team and Information Services have guidance and resources available to all UO personnel for international travel to potentially high risk, embargoed or sanctioned countries.

➢ Auto-notifications have been set up in Concur to alert travelers and the UO Export Control Team at the time travel is booked if the destination is to a sanctioned or embargoed country. For more information, contact exportcontrols@uoregon.edu.

➢ Information Services has a device loaner program for travel to sensitive countries so UO personnel do not risk having information on their devices breached. For more information, contact infosec@uoregon.edu.
Questions?

Insurance
riskmanagement@uoregon.edu

International travel
travelsafe@uoregon.edu

Concur Questions
travel@uoregon.edu