

Baylor University
Department of Risk Management

**Medical, Property & Liability Insurance Information for Employees &
Students Traveling Abroad**

Most Americans travel to foreign countries and return home without experiencing any negative incidents or emergency situations while they are abroad. Even if problems or emergencies are not expected, Baylor employees and students must plan for certain contingencies in order to recover if such events occur. In order to plan for responses to possible emergencies, it is important for Baylor employees and students to know about all resources available to them. Armed with the knowledge and understanding of resources provided by Baylor University, students and employees can make better decisions related to personal safety and financial assurance. To this end, the Risk Management Department, in cooperation with the Compensation & Benefits Department, has provided the following information regarding medical coverage and claims issues, emergency assistance, personal property, liability insurance coverage, and automobile insurance coverage.

A. Employee Medical Coverage

1. Workers' Compensation

Employees of Baylor University are covered by workers' compensation insurance as enacted by the State of Texas (Texas Workers' Compensation Act) for bodily injuries sustained in the course and scope of their employment while traveling abroad for short durations (summer and semester study abroad programs). Coverage under workers' compensation can only be accessed once employees have returned to the United States.

Employees are responsible for the cost associated with medical assistance provided while overseas prior to repatriation to the United States. Workers' compensation insurance does not cover non-work related illnesses or injuries sustained during personal time while traveling abroad.

To report a work-related injury sustained while traveling abroad, employees must complete and submit a First Report of Accident / Injury Form to the Compensation & Benefits Department. The First Report of Accident / Injury Form can be completed and submitted electronically at: http://www.baylor.edu/comp_benefits/index.php?id=1967.

2. Group Health Insurance Coverage for Employees

Baylor University's group health coverage through Blue Cross/Blue Shield of Texas is available to all full-time employees. Blue Cross/Blue Shield medical benefits are available worldwide through BlueCard Worldwide. You can search their website, <http://www.bcbs.com/bluecardworldwide/>, to locate doctors, hospitals, and helpful travel information.

When you need health care outside the U.S., follow these steps:

- Always carry your Blue Cross/Blue Shield identification card.
- Check with your Blue Cross/Blue Shield Plan before leaving the U.S. because your plan benefits may be different outside the U.S.

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- If you need emergency medical care, go to the nearest hospital. Call the BlueCard Worldwide Service Center at **1-800-810-Blue (2583)** or call collect at **1-804-673-1177**.
- If you need non-emergency inpatient medical care, you must call the BlueCard Worldwide Service Center. The Service Center will facilitate hospitalization at a BlueCard Worldwide hospital or make an appointment with a doctor. It is important that you call the BlueCard Worldwide Service Center in order to obtain access to inpatient care without incurring upfront payment of medical services. The Service Center is staffed with multilingual representatives and is available 24 hours a day, seven days a week.
- Call your local Plan for pre-certification or prior authorization, if necessary. Refer to the phone number on the back of your membership card.

Claims filing and payment information:

- For inpatient care at a BlueCard Worldwide hospital that was arranged through the BlueCard Worldwide Service Center, you only pay the provider the usual out-of-pocket expenses (non-covered services, deductible, co-payment and co-insurance). The provider will file the claim for you.
- For all outpatient and professional medical care, you pay the provider and submit a claim. You may also have to pay the hospital for inpatient care obtained from a non-BlueCard Worldwide hospital or when inpatient care was not arranged through the BlueCard Worldwide Service Center.
- To submit a claim, you complete an International Claim Form and send it to the BlueCard Worldwide Service Center. Download or print a copy of the International Claim Form at <http://www.bcbs.com/bluecardworldwide>.
- Call **(254) 710-8688** if you would like to speak to someone in the Compensation & Benefits Department concerning health plan benefits available while traveling overseas.

3. Prescription Medication

Costs of prescription medications purchased in foreign countries are reimbursed by the University's prescription drug program provider, Pharmacare. To submit a claim for reimbursement, you need a full printout with name of medication, quantity, days' supply, strength, NDC number, date of purchase, and pharmacy information. This information is usually provided by the pharmacist on a much longer printout at time of purchase. The cash register receipt is not satisfactory evidence of the purchase. You can download or printout a copy of the Prescription Drug Program Direct Member Reimbursement Form at <http://www.baylor.edu/content/services/document.php/51065.pdf>. Claims for reimbursement will be processed based on the current currency rate less normal co-pays.

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Employees traveling overseas for extended periods may desire to have their prescription medications with them before they leave the U.S. To request medications in advance contact the Benefits Coordinator at **(254) 710-2218**.

B. Student Medical Coverage

Baylor University does not provide medical insurance for students while traveling abroad. Students traveling and studying abroad are required to enroll in a health insurance plan provided by HTH Worldwide. Detailed information about HTH Worldwide coverage and benefits can be found at <http://www.baylor.edu/cie/index.php?id=6571>.

C. Employee & Student Emergency Assistance Service

Effective 1, 2007, Baylor University entered into a direct contract relationship with International SOS to provide worldwide emergency travel assistance and evacuation services to employees, students, and others authorized to travel as part of a Baylor approved travel event related to a Baylor sponsored program or project outside the United States.

Services provided include Medical Assistance, Security Assistance, and Travel Assistance. A wallet size membership card can be obtained by calling the Center for International Education at (254) 710-2618 or the Director of Insurance and Contract Services at **(254) 710-8985**. We ask that all authorized travelers secure a copy of this card and make sure it is accessible at all times during the authorized travel event. It is admissible for students, employees and other authorized travelers to provide this information to appropriately concerned parents, spouses, and similar persons to be maintained throughout the duration of the travel event. The membership card contains Baylor's group membership number (11ASGC000003), the International SOS's Alarm Centers' telephone number and homepage (www.internationalsos.com).

The services provided by International SOS range from telephone advice and referrals to full-scale evacuation by private air ambulance. The SOS network of multilingual specialists operates 24 hours a day, 365 days a year from SOS Alarm Centers around the world. Your SOS membership, provided by the Baylor University, protects you against a variety of difficulties that could arise while you are abroad. The coverage is designed to supplement the policies, procedures and support staff, which Baylor University already has in place.

It is important to understand that, although International SOS will offer you travel, medical and security advice and services, as well as on-line access to information which many insurance companies do not offer, International **SOS is NOT health insurance**. Requests for reimbursement for medical care received while abroad should be submitted to each authorized travelers' health insurance provider. Baylor University continues to require all students traveling abroad to purchase medical coverage through HTH Worldwide.

1. Accessing International SOS Program Services

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In order to utilize any of the medical, security or travel services listed under Program Benefits, contact an SOS Alarm Center from anywhere in the world by calling directly, calling collect, or by calling the toll-free number. While we have designated the Philadelphia center in the United States as our primary contact, any of the SOS alarm centers will assist you.

SOS 24-Hour Alarm Centers

If calling from the US, Mexico, Central or South America:
Philadelphia, PA

24 hours: 1-215-942-8226 (call collect where available)
Within U.S.A. call: 1-800-523-6586

If calling from Europe, CIS, Africa or the Middle East:
London, England

24 hours: 44-20-8762-8008 (call collect where available)

If calling from Asia, Australia or the Pacific Rim:
Singapore

24 hours: 65-6338-7800 (call collect where available)

Additional Alarm Center and Clinic contact information can be found at the SOS website at www.internationalsos.com/world-network.

To ensure a prompt response when calling an Alarm Center, you should be prepared to provide the following:

- ✓ Your name, location, age, sex, and nationality
- ✓ The program with which you are associated:
i.e., **Baylor University program in _____.**
- ✓ Your International SOS membership number: 11ASGC000003
- ✓ The telephone number from which you are calling
(in case you are disconnected)
- ✓ Your relationship to the member
(if the person calling is not you.)
- ✓ Name, location, and telephone number of the hospital
or clinic (when applicable)
- ✓ Name, location, and telephone number for the
treating doctor, and where the doctor can be reached
(when applicable)

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2. Program Benefits

- Emergency evacuation
- Medically-supervised repatriation
- Companion ticket
- Additional travel and accommodation arrangements after medical evacuation
- Repatriation of mortal remains
- Return home of minor children
- Medical monitoring
- Inpatient admission and identification of receiving physician
- Emergency and routine medical advice
- Pre-trip information on travel health issues
- Medical and dental referrals
- Outpatient referrals
- Outpatient case management
- Claims assistance
- Outpatient medical expense guarantee and payment (Fees will apply.)
- Inpatient medical expense guarantee, cost review and payment (Fees will apply.)
- Dispatch of medication and medical supplies (Fees will apply.)
- Travel Services
- Legal referrals
- Emergency message transmission
- Translations and interpreters (Fees will apply.)
- Lost document advice
- Ground transportation and accommodations for accompanying family members (Fees will apply.)
- Emergency personal cash advances (Fees will apply.)
- International SOS Clinics
- Security Services
- Security evacuation assistance
- Online travel security information
- Access to security crisis center

3. Frequently Asked Questions

Q: What is the role of International SOS?

A: International SOS provides you with worldwide quality health care and emergency assistance services 24 hours a day designed to supplement and integrate with Baylor University's services, procedures and policies. You should always attempt to contact your program's on-site emergency contacts first, who will assist you. If program representatives are not available to assist you or you are presented with an emergency situation, contact an International SOS Alarm Center for required assistance.

Q: How can International SOS help?

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A: International SOS provides peace of mind to Baylor University, family and friends of authorized travelers while traveling abroad. One phone call connects you to the International SOS network of multilingual specialists for immediate help in an emergency. International SOS services are designed to help you with medical, personal, travel, security information and legal referrals when away from home. Call International SOS at any time to speak with a physician or security specialist about simple or critical matters.

Q: How does it work?

A: You will be provided with an International SOS membership card. Carry the International SOS membership card with you at all times. It includes the telephone numbers of the three major worldwide International SOS Alarm Centers. In the event of an emergency, call one of the emergency phone numbers listed on the card.

Q: What do I need to do to use the program?

A: In order to utilize any of the medical or travel services listed under contract, call any SOS Alarm Center from anywhere in the world by calling directly, calling collect or calling the toll-free number. To ensure a prompt response when calling, you should be prepared to provide the following:

- ✓ Your name, location, age, sex, and nationality
- ✓ The program with which you are associated: Baylor University program in _____.
- ✓ Your International SOS membership number: 11ASGC000003
- ✓ The telephone number from which you are calling (in case you are disconnected)
- ✓ Your relationship to the member (if the person calling is not you.)
- ✓ Name, location, and telephone number of the hospital or clinic (when applicable)
- ✓ Name, location, and telephone number for the treating doctor, and where the doctor can be reached (when applicable)

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Q: What if I have pre-trip questions about my travel destination or questions about the current status in that location?

A: In addition to calling the Alarm Center for any pre-trip questions you may have, you can access Country and Security Guides from this website:

<http://www.internationalsos.com>

Use your membership number (11ASGC000003), as your member login. In addition to the information covered at the pre-departure sessions and on-site by your program, the SOS comprehensive guides provide both medical, security and general travel advice, such as information on the standard of health care, how to pay for medical care, the availability of medications, safety of the blood supply, embassy/visa information, dialing code information, cultural etiquette and financial and voltage/plug information.

Q: Do I need to activate my membership?

A: No, your membership is already active. Simply carry the card at all times while traveling. Whenever you need service, contact one of the emergency phone numbers listed on the back of the card. You do not need to report specific trip dates to International SOS each time you travel. However, you can create a personal on-line account with SOS into which you can save medical, family and emergency information. Unless you input your information into an account, it will not be available for staff. Medical and personal information can only be accessed by an SOS doctor.

Q: What are Email Alerts?

A: You have the option to sign up for Email Alerts. You can choose to sign up for medical and/or security alerts by logging on and signing up. Medical alerts are issued when there is an unusual health risk that, in the opinion of the SOS Medical staff, may negatively impact travelers or expatriates visiting a country. Security alerts are issued when SOS Security professionals have identified a security risk in a specific country.

Q: What if I need a doctor?

A: You should first activate the on-site emergency support network for your location. In an emergency or in a situation where you cannot contact the on-site program staff, call an International SOS Alarm Center. International SOS Alarm Centers are listed on the back of your card. Call the International SOS Alarm Center that is nearest to you for a referral to a doctor who speaks your language.

Q: What if I need a lawyer while overseas?

A: Call the nearest International SOS Alarm Center for legal referrals. If you are in a situation where you require legal assistance, your off-campus program director should be informed of this immediately.

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Q: What if I need prescription medication?

A: If you require a prescription that a local physician cannot obtain, or you need to replace lost, stolen or depleted medication, International SOS will, when permissible by local law, send the needed medication to you. (Additional Fees for the Medication Apply)

Q: What if I am hospitalized?

A: In most cases, Baylor University on-site program staff should be able to assist you via our on-call emergency staff. However, if you are in a situation or location where you cannot reach the program director or other on-site staff, call the nearest International SOS Alarm Center. International SOS will immediately take steps to evaluate the care you are receiving and determine what actions must be taken to ensure your safe and speedy recovery. International SOS will notify authorized representatives of Baylor University immediately if you have not already done so.

Q: What if local medical facilities are not adequate for my specific requirements?

A: If you are hospitalized in an area where adequate medical facilities are not available, International SOS will obtain approval from Baylor University authorized representatives to evacuate you to a medical facility capable of providing the required care. A physician supervises all evacuations, and when necessary, a medical specialist or nurse will accompany you during the evacuation. An air ambulance will be used when required.

Q: What happens when I am released from the hospital and still need help?

A: When your condition is stabilized and International SOS has determined that it is medically advisable to bring you home or to a facility near your permanent residence, International SOS will again obtain approval from a Baylor University authorized representative and arrange your repatriation under medical supervision.

Q: Will International SOS pay my medical bills?

A: After a line of credit is opened in your name, International SOS will guarantee and pay all costs associated with your medical care. You are responsible for the costs of medical care. This is why we require you to have health insurance coverage that will cover you while abroad. International SOS will also medically monitor and evaluate your condition and ongoing medical expenses during your hospitalization. In situations where medical care is critical, by activating SOS services you authorize medical care as necessary, and acknowledge that you will be billed for such care.

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Q: How can International SOS assist in the event of death?

A: International SOS will render all assistance possible to the College to obtain clearances and arrange transportation for the return of mortal remains. In such an event, the College will be the point of contact for the family in this situation.

Q: What should I do in the event of a security emergency?

A: Call an alarm center listed on the back of your membership card, and a security specialist will assist you.

Q: What is security evacuation assistance and coordination?

A: The SOS Security Division will assist Baylor University in the event of threatening situations such as civil and/or political unrest, insurrections, revolution or similar situations by providing information, guidance and resources in the event personal safety and security of authorized travelers can no longer be assured.

Q: How do I access up-to-the-minute information about security alerts, warnings and the latest situations?

A: You can visit the website below:

http://www.internationalsos.com/members_home/Security/

SOS 24-Hour Alarm Centers

If calling from the US, Mexico, Central or South America:

Philadelphia, PA

24 hours: 1-215-942-8226 (call collect where available)

Within U.S.A. call: 1-800-523-6586

If calling from Europe, CIS, Africa or the Middle East:

London, England

24 hours: 44-20-8762-8008 (call collect where available)

If calling from Asia, Australia or the Pacific Rim:

Singapore

24 hours: 65-6338-7800 (call collect where available)

Additional Alarm Center and Clinic contact information can be found at the SOS website at www.internationalsos.com/world-network

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Should you have any questions, please do not hesitate to contact the Director of Insurance and Contract Services at **254-710-8985** or the Center for International Education at **254-710-2657** during normal business hours.

D. Emergency Medical /Travel Assistance for Unofficial or Unauthorized Travelers

Baylor University does not maintain insurance coverage for or provide emergency assistance services to unofficial or unauthorized travelers while traveling overseas. Such individuals traveling overseas may want to consider purchasing some type of travel accident medical insurance. There are a myriad of insurance companies selling such products. The provider, HTH Worldwide, listed in Section B (Student Medical Coverage) of this document is but one source for this type of coverage.

For more information about benefits offered by HTH Worldwide visit <http://www.hthworldwide.com>. A premium quotation can be requested by calling **888-2432358**.

Employees with dependents who have elected to enroll in Baylor University's group health plan through Blue Cross/Blue Shield of Texas are covered by Blue Cross/Blue Shield through BlueCard Worldwide while traveling overseas. See Section A (2) and (3), Group Health Insurance Coverage for Employees, of this document for more information. Employees and dependents may find purchase of HTH insurance desirable after a review of the many benefits provided by the coverage.

E. Property Losses

Loss of property owned by Baylor University is either covered by conventional commercial insurance or a special fund managed by the Risk Management Department. Insurance coverage for certain high value equipment owned by Baylor University may be desirable; departments should contact the Director of Insurance and Contract Services at **(254) 710-8985** when transporting high value Baylor University property overseas.

There is no coverage under Baylor University's insurance program for loss of property not owned (property of others) by the University. Employees should review their respective homeowner's insurance policies to ascertain availability of insurance coverage for personal property damaged, lost, or stolen while traveling abroad. Students should consult with their parents in order to determine if coverage is available under their parents' homeowners' insurance policy or their renter's insurance policy, if available.

To report loss of University owned property contact Baylor's Insurance Claim Specialist at **(254) 710-4285**, at lisa_long@baylor.edu, or fax at **(254) 710-8592**.

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F. Liability Coverage

Baylor University provides liability insurance protection for students and faculty during travel abroad. This insurance protects students and faculty against liability claims brought by a third party because of personal/advertising injury and property damage. Coverage under this policy applies only to lawsuits filed in the United States.

In the event of a claim by a third party, lawsuit, or expected loss, contact the Director of Insurance and Contract Services at **254-710-8985**. Be prepared to give your name, location, telephone number, fax number; name of covered individual charged in claim, location, telephone number, fax number; and name of claimant, location, telephone number, fax number; date of incident, time of incident, detailed description of incident or allegation, proposed remedy or cost of damage, if available.

G. Automobile Liability

Baylor University maintains a contingent automobile liability coverage providing protection against claims (bodily injury or property damage) by third parties resulting from use of an owned, rented, or leased automobile. In order to affect coverage under this contingent automobile liability policy, employees renting vehicles while traveling overseas should purchase at least the maximum limits required by law in the subject country available through the rental car company for physical damage and liability.