

University of Missouri

Resources for Faculty and Staff International Business Travel

Effective January 1, 2009

The Curators of the University of Missouri have secured services for International Business travel. There is no cost for these Faculty/Staff International Business Travel resources. Contact your campus International Center or [Risk Management](#) to receive your Identification Cards. This is an overview of services, for full details refer to the Program Descriptions. The services are provided by MEDEX and AIG WorldSource and include the following :

MEDEX	AIG WorldSource & Assist														
<p>MEDEX provides 24-hour travel, medical and security-related assistance services to you while traveling more than 100 miles away from home or outside of your home country. Please note this IS NOT medical insurance.</p> <p>Real Time Security Intelligence –Real-time alerts for any incidents that require emergency action and those that may impact life or travel. Alerts are delivered through a variety of communication means including any text-enabled device.</p> <p>The MEDEX Member Center allows you to have complete management of your MEDEX program, including printing MEDEX ID cards, opening a case online, and reading the details of your MEDEX program coverage. In addition to MEDEX program information, the Member Center gives you access to:</p> <ul style="list-style-type: none"> • MEDEX 360^o_m Global Medical Monitor - complete international health information • MEDEX 360^o_{tr} Travel Registry - travel and medical record storage • World Watch® - detailed international security information. <p>Security Evacuation Services – In the event of an emergency security situation, MEDEX will make all possible efforts to arrange for and will pay for your evacuation. If evacuation becomes impractical due to hostile or dangerous conditions, MEDEX will maintain contact with you and provide advice until evacuation becomes viable or the emergency security situation has passed.</p> <p>Political Evacuation Services – In the event the officials of your home country issue a written recommendation that you should leave your host country for non-medical reasons, or if you are expelled or declared “persona non grata” on the written authority of your host country, MEDEX will make all possible effort to arrange for and will pay for your evacuation from an international airport or other safe departure point.</p> <p>Other Services:</p> <ul style="list-style-type: none"> • Transportation After Security of Political Evacuation • Emergency Medical Evacuation . • Transportation to Join a Hospitalized Member • Repatriation of Mortal Remains • Worldwide Medical and Dental Referrals <p>For full details refer to the Program Description</p>	<p style="text-align: center;">Foreign Travel Accident & Sickness Benefits</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">Accidental Death & Dismemberment, benefit amount subject to schedule of injury</td> <td style="text-align: right; padding: 5px;">\$100,000</td> </tr> <tr> <td style="padding: 5px;">Accident & Sickness Medical Expense, each insured person each injury or sickness , Deductible \$250</td> <td style="text-align: right; padding: 5px;">\$50,000</td> </tr> <tr> <td style="padding: 5px;">Emergency Medical Evacuation</td> <td style="text-align: right; padding: 5px;">\$100,000</td> </tr> <tr> <td style="padding: 5px;">Emergency Family Travel</td> <td style="text-align: right; padding: 5px;">\$100,000</td> </tr> <tr> <td style="padding: 5px;">Repatriation of Remains</td> <td style="text-align: right; padding: 5px;">\$25,000</td> </tr> <tr> <td style="padding: 5px;">Workers compensation/employers Liability</td> <td style="text-align: right; padding: 5px;">\$1,000,000</td> </tr> <tr> <td style="padding: 5px;">Excess Repatriation</td> <td style="text-align: right; padding: 5px;">\$100,000</td> </tr> </table> <p>Coverage Territory</p> <p>Anywhere in the world, excluding the United State of America, its territories and possessions, Puerto Rico, Canada, and any country or territory for which a U. S. governmental embargo, sanction, or ban is in effect.</p> <p>Covered Hazards</p> <p>UM Authorized Business Travel</p> <p>Assistance</p> <p>They provide toll free and collect telephone numbers for travel related assistance available 24-hours a day, 7 days a week for needs such as:</p> <ul style="list-style-type: none"> • Medical Emergency Services • Lost Baggage/Passport • Evacuation and Repatriation • Legal Assistance • Language Interpretation <p>Health care providers in some countries expect payment in advance before admitting or treating patients – even if your health insurance provides coverage in foreign countries. This coverage can arrange for a Guarantee of Payment authorization for medical care. However, it’s strongly recommended that all travelers plan for financial emergencies by carrying a credit card and/or information on whom should be contacted in the event it is necessary to make financial arrangements to pay for treatment.</p>	Accidental Death & Dismemberment, benefit amount subject to schedule of injury	\$100,000	Accident & Sickness Medical Expense, each insured person each injury or sickness , Deductible \$250	\$50,000	Emergency Medical Evacuation	\$100,000	Emergency Family Travel	\$100,000	Repatriation of Remains	\$25,000	Workers compensation/employers Liability	\$1,000,000	Excess Repatriation	\$100,000
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RENTAL VEHICLES ABROAD

An individual renting a vehicle contractually assumes liability for any loss or damage to that vehicle regardless of fault. We recommend that you always use your University-sponsored Corporate Travel Card when renting a car as it provides physical damage coverage at no cost to the University as defined by the coverage benefits.

The University policy requires that this coverage (CD/LDW) be purchased under the following circumstances:

- Vehicles rented in any country other than the United States or Canada due to exclusions and limitations
- The following kinds of vehicles rented for use regardless of the method of payment used:
 - Passenger vans with seating capacities greater than 8
 - Trucks or other similar vehicles rented for the primary purpose of transporting any type of cargo or property.
 - Sports or utility vehicles to be used off of maintained roads.
- Rentals of vehicles for use within the United States and Canada by authorized foreign national guest of the University.

It is recommended that frequent travelers use their University sponsored corporate charge card when renting vehicles.

Deductible: There is a \$500 deductible for any vehicle liability loss. There is no deductible for physical damage losses to the rental vehicle.

Reporting Claims: In the event of an accident, the rental company should be advised to submit proof of loss and invoices of damages to the UM Office of Risk and Insurance Management. If a damage deposit is required, employees should use their University-sponsored corporate charge card and then request reimbursement from the UM Office of Risk and Insurance Management.

All accidents involving rented vehicles are to be reported in accordance with procedures established for reporting accidents involving University-owned vehicles. In addition, the renter must submit copies of the rental agreement, the charge card receipt, police report (if applicable) and the rental company accident report. If the vehicles was rented using a University-sponsored corporate charge card, a front and back copy of the renter's driver's license is also required.

UM Employee Medical and Prescription Drug Benefits (5.09)

UM Choice Health Care Program provides coverage to enrolled members when traveling internationally. Medical services received from a non-network provider are covered at the Level B (non-network coverage) benefit. Combined treatment and services are subject to the \$2,000,000 program maximum for non-network coverage.

Emergency transportation is covered from the place of injury or illness to and from the nearest hospital qualified to furnish the necessary treatment. Non-emergency ambulance transportation to or from a hospital is covered, subject to a maximum distance of 150 miles.

If traveling internationally and need medical care:

- Always have your health plan identification card with you.
- In the case of an emergency, seek medical care first. The general, common interpretation of a medical emergency is the sudden onset of a condition which would cause the prudent person to seek immediate medical care due to fear of loss of life, limb or bodily function will be considered to be a medical emergency. Contact the administrative services provider as soon as possible following the onset of a medical emergency.
- In a non-emergency situation, Contact your physician, if applicable, or the plan administrator. When receiving services internationally, health care providers in some countries expect payment prior to admitting or treating patients, even though your health insurance covers international services.

- Retain all documents and receipts that are provided to you when receiving international services. These will be needed by the administrative services provider to process your claim for reimbursement.

Prescription drug coverage provided through Express Scripts, Inc. does include international coverage; however, their pharmacy network does not include pharmacies outside the U.S. In addition, their mail order service cannot mail prescription drugs out of the U.S. Accordingly, receipts for any medications obtained out of the U.S. may be submitted directly to ESI for reimbursement, but bear in mind that the Express Scripts pharmacy program is operated in accordance with U.S. laws as they relate to prescribing physicians as well as the drugs themselves. (The plan covers medications that may only be dispensed upon the prescription of a licensed physician, in accordance with applicable U.S. regulations and subject to the coverage provisions and limitations of the plan.) For Leave of Absence (LOA) or extended vacation out of the country refills of maintenance medications may be obtained in advance with approval from ESI and the prescribing physician.

The **Catastrophic Program** provides medical and prescription drug coverage at the same level regardless of where the services are provided.

Non-emergency ambulance transportation to or from a hospital is covered, subject to a maximum distance of 150 miles. Emergency transportation is covered from the place of injury or illness to and from the nearest hospital qualified to furnish the necessary treatment.

Contact Faculty and Staff Benefits at 573-882-2146 for additional information regarding international medical and prescription drug benefits.