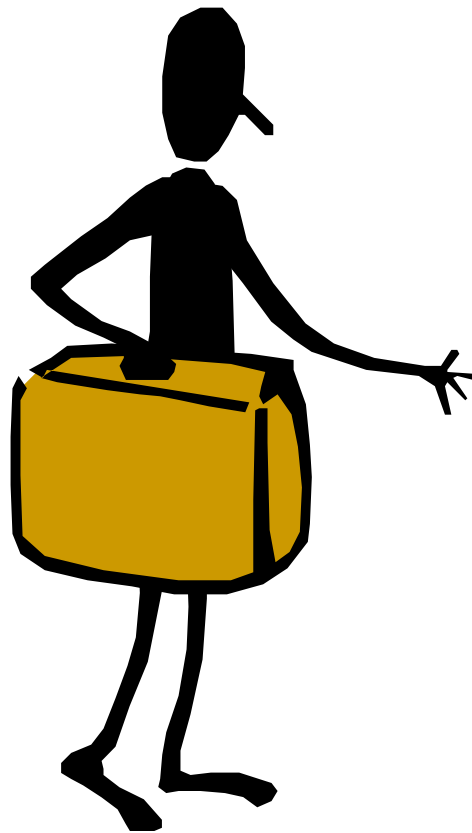




UNIVERSITY *of* ST. THOMAS



EMPLOYEE BENEFITS WHILE TRAVELING ABROAD

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Introduction

While traveling abroad, anything can happen, and it is important to be prepared for any emergency that may occur. This information has been put together for your benefit in understanding what your coverage is while overseas. Please be sure to review this information before leaving the country, and put the wallet-sized cards with important numbers and information somewhere easily accessible while traveling. These numbers will be important for you to have in case anything should happen.

Below is a list of contacts should you have any questions regarding your abroad benefit rights and options.

Becky James, Benefits Technician 651-962-6497
jame7033@stthomas.edu

Stephanie Monogue, Benefits Specialist 651-962-6519
shmonogue@stthomas.edu

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ppronza@stthomas.edu

International Education Contacts:

Sarah E. Spencer, Director of Short Term, Off-Campus Programs and Assistant
Director, International Education 651-962-6452
sespencer@stthomas.edu

Ann Hubbard, Director of Semester/Year Programs and Associate Director,
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achubbard@stthomas.edu

MEDICAL COVERAGE



HEALTH CARE ANYWHERE

Wherever you go, your health coverage goes with you

For more information on healthcare providers, hospitals and healthcare issues dealing with travel destinations around the world, check out the BCBS international website at:

<https://international.worldaccess.com/bcbsa>

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

1. Always carry your Blue Cross and Blue Shield Identification card. If you can't find yours, be sure to get a new card before traveling abroad.
2. 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're admitted.
3. If you need non-emergency medical care, you must call the BlueCard Worldwide Service Center (the numbers are the same as listed above). The Service Center will facilitate hospitalization at a BlueCard Worldwide hospital or make an appointment with a doctor. The Service Center is staffed with multilingual representatives and is available 24 hours a day, 7 days a week.

Coverage Outside the U.S.

Your medical insurance coverage with Blue Cross Blue Shield of Minnesota will be the same as if it was an out of network visit here in the states. You will have the same deductible and copays that would occur stateside. This applies to services and prescriptions that would normally be covered, and services that would be your responsibility in the states will still be your responsibility.

Claim Filing and Payment Information:

- For inpatient care at a BlueCard Worldwide hospital that was arranged through the BlueCard Worldwide Service Center, 1.800.810.BLUE (2583), you only pay the provider the usual out-of-pocket expenses (non-covered services, deductible, co-payment and co-insurance). The provider files 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 (and submit a claim) 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, complete an International Claim Form (a sample can be found in Appendix A-1) and send it to the BlueCard Worldwide Service Center. It can also be printed from online.

DENTAL COVERAGE

International Emergency Dental Treatment

Through an exclusive agreement with Europ Assistance, the world's leading supplier of assistance and related insurance services, Delta Dental Plan of Minnesota has made arrangements for our subscribers and their dependents to receive emergency dental treatment while traveling or working abroad. Under this unique agreement, emergency dental services covered under our subscribers' dental benefits plans will be provided by Europ Assistance's network or credentialed dental providers. This worldwide network, developed specifically for Delta Dental Plan of Minnesota, offers access to dentists in over 130 countries in Europe, Africa, South America, Asia, and almost anywhere else in the world Delta's subscriber's travel for business or pleasure. Be sure to take the travel Assistance Card (available in your Human Resources Benefits department) with you. This has all the information you will need while abroad.

Europ Assistance

An English speaking Europ Assistance customer service agent is available 24 hours a day, 7 days a week to answer questions and assist with scheduling an emergency dental treatment appointment. If your dental condition is an emergency requiring immediate treatment, the agent will help you locate and schedule an appointment with a provider who participates in the Europ Assistance network.

| EUROP ASSISTANCE | Telephone Numbers NOT toll-free |
|---|---|
| Appointment Scheduling and Payment Assistance: | Dial Country Code: 44 (not needed if calling from within the United Kingdom) Then dial: 1444 475501 24 hours a day, 365 days a year |
| Claims Information | Dial Country Code: 44 (not needed if calling from within the United Kingdom) Then dial: 1444 442457 9 AM to 5 PM GMT (United Kingdom Time) Mon-Fri |

*NOTE: For additional information on placing an international call, please see Appendix A-2.

Emergency Treatments Covered by Europ Assistance:

- To treat or control acute infections.
- To treat trauma of the teeth and/or supporting structures. The following are considered dental injuries or trauma: enamel fracture, crown fracture with pulpal involvement, crown fracture without pulpal involvement, root fracture, crown-root

fracture, luxation, avulsion, or fracture of the alveolar process (mandible or maxilla).

- To relieve acute pain (not chronic pain or continuing undiagnosed pain) with palliative measures.
- To identify the source of the patient's pain, extent of the trauma, or source of infection.
- To determine the extent of the dental emergency via examination.

Treatments not considered an Emergency and Not Covered:

- Periodic examinations
- Preventive dental services (dental prophylaxis, topical fluoride treatment, sealants, space maintenance)
- Basic restorative dental services in the absence of pain, trauma, or acute infection
- Major restorative dental services in the absence of pain, trauma, or acute infection
- Periodontics
- Prosthodontics (dentures, bridges)
- Implants
- Orthodontics

Payment

When you call Europ Assistance to schedule an emergency dental appointment, the customer service agent will tell you how the dentist you'll be seeing requires payment.

- Most dentists will submit claims directly to Europ Assistance.
- If the dentist requires on the spot payment, be sure to request a receipt. Upon returning home, contact Delta Dental for a claim form to be sent to you so that you can be reimbursed. A sample claim form can be found in Appendix A-3.

Routine Check-Ups While Living Abroad

A routine check-up for employees and/or their families (depending on coverage) is treated as an out-of-network checkup would be treated here in the states. The employee will likely need to pay for services out of pocket and submit a claim form to Delta Dental. This claim form must be in English, but Delta will do the currency conversion for the date of service. Be sure to get a receipt for all services received for accurate reimbursement purposes.

EMERGENCY TRAVEL ASSISTANCE

The University of St. Thomas provides for a \$500,000 limit for repatriation. This coverage pays for the additional cost to transport (medical evacuation) a seriously injured or sick employee back to the United States for required medical treatment. The University must be contacted immediately when an employee abroad is seriously sick or injured to ensure proper action is taken. Contact Becky James immediately at (651) 962-6497.

Also available to benefit eligible employees is Worldwide Travel Assistance Services provided through UNUM Provident. This service is not insurance, but a worldwide emergency medical service that can provide help in times of crisis.

Assist America



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more

Just one phone call gives employees and their families 24-hour access to a network of emergency medical and legal resources any time they travel more than 100 miles from home or in a foreign country.

UnumProvident's worldwide emergency travel assistance services, provided through Assist America, Inc., one of the nation's largest providers of emergency travel programs, provides travelers with a range of features, including pre-departure information and assistance finding lost luggage. More importantly, it is there for medical emergencies, providing:

- Access to English-speaking and Western-trained doctors or facilities anywhere in the world or evacuation to where such care is available, and
- Repatriation under medical supervision when necessary.

Other available services include 24-hour multi-lingual service, medical consultation, hospital admission guarantee, critical care monitoring, emergency prescription services, return of mortal remains, care for minor children and legal and interpreter referrals. Be sure to take the Universal Access card, available from your HR Benefits department (2-6497) with you.

What if...

- *your child suffers an ear infection and fever while the family is vacationing more than 100 miles from home...*
- *arriving at an out of town conference, you realize you left your blood pressure medication at home...*
- *leaving the airport in a foreign country for a business meeting, you are involved in a serious car accident?*

These are just a few of the situations you or your family could face on a business trip or vacation, often with stressful or costly results. Fortunately, through your UnumProvident insurance coverage, you, your spouse, and your dependent children now have a place to turn in an emergency, anytime you travel:

- *100 or more miles from home or*
- *to a foreign country*

Services Provided

Your travel assistance service provides you access to worldwide operational capabilities.

Operations Centers are staffed with multilingual personnel, including doctors on call around-the clock for consultation and assistance. These personnel can connect you immediately to more than 600,000 pre-qualified medical providers throughout the world.

Emergency Medical Evacuation

If appropriate medical facilities are needed but are not available in the location from which you call for travel assistance service, any necessary mode of transportation, equipment, and personnel will be used to evacuate you to the nearest facility for proper care.

Medically Supervised Repatriation

When you have been stabilized to the satisfaction of the travel assistance services medical staff and the attending physician, arrangements will be made for your transportation home or to a rehabilitation facility, if necessary. Additionally, if you require further assistance traveling home, arrangements are made and costs are covered for a medical/non-medical escort as needed.

Medical Referrals, including consultation and evaluation

Calls to the Operations Centers are triaged by 911 certified medical personnel and referred to English-speaking doctors and/or hospitals as needed.

Foreign Hospital Admission Guarantee

When traveling outside the U.S., your travel assistance service will guarantee admission for immediate medical treatment, validate your medical insurance, and advance funds to the hospital.

Critical Care Monitoring

Our doctors, nurses, and medically-trained personnel will immediately assess whether you are receiving proper care and will stay in regular communication with your attending physician and/or hospital. A travel assistance services case manager will relay needed information to your family.

Transportation to Join Patient

If you are traveling alone and will be hospitalized for more than seven days, free, economy round-trip transportation to your location will be provided to the person of your choice.

Care and Transport of Unattended Minor Children

If minor children are left unattended as a result of your medical situation, your children will receive free transportation back to their residence or to a designated family member. If an escort is necessary, one will be provided at no cost.

Prescription Replacement Assistance

Should you require replacement of a prescription medication, your travel assistance service will assist you in replacing that prescription.

Return of Mortal Remains

If a death should occur while traveling, your travel assistance service will render every possible assistance in the return of mortal remains, including locating a sending funeral home, preparing the deceased for transport, procuring required documentation, providing the necessary shipping container, and covering all associated costs.

Legal, Interpreter, and Emergency Trauma Counseling Referrals

While traveling, you may contact the Operations Center for referral to local, English-speaking attorneys and interpreters. Emergency trauma counselors are provided immediately during a crisis situation. Costs for legal and interpreter services would be your responsibility. You can contact Assist America, Inc. at www.assistamerica.com directly for more information.

FACULTY

International Teacher ID Card (ITIC)

The International Teacher ID Card (ITIC) is available to all faculty. If you are traveling on assignment for International Education this card will be provided to you, otherwise the card cost is \$22. Although this card will help you obtain several discounts on entry fees to museums and monuments, the main reason for the card is its insurance coverage specific to overseas situations. A few of the insurance benefits of the ITIC are as follows:

- \$5,000 accidental death and dismemberment-air
- \$1,000 accidental death and dismemberment-other
- \$3,000 accident medical expense
- \$100 per day sickness/hospital benefit (up to 60 days)
- \$50 baggage delay
- \$50,000 emergency evacuation
- \$15,000 repatriation of remains
- \$250 passport replacement service
- TRAVEL GUARD Assistance (help in arranging medical evacuation)

*See Appendix A-4 for a full outline of the card benefits.

This card can be purchased through the International Education Office at (651) 962-6450 or online at www.stthomas.edu/studyabroad. For further information about the card, visit the website <http://www.myisic.com>.



LONG TERM DISABILITY NOTIFICATION FORM

TO: Peter Ronza (2-6521)
Benefits Manager
Mail # AQU 217

FROM: _____

DATE: _____

RE: Employee Serving Abroad

The following Faculty or Staff member will be on assignment/working outside of the United States. It is anticipated that this employee will be out of the country for one (1) year or more. UST's Benefit Team will notify our Long Term Disability insurance carrier, UNUM, of this upcoming trip. If approved, a copy of the Notification Letter will be kept in the employee's Benefit File for future reference.

EMPLOYEE NAME _____

SOCIAL SECURITY NUMBER _____

OCCUPATION _____

COUNTRY OF CITIZENSHIP _____

DESTINATION(S) _____

REASON FOR BEING OUT OF THE COUNTRY (sabbatical, personal leave, teaching assignment for UST, or please specify details)



GENDER _____

SALARY _____

DATE OF BIRTH _____

IF QUESTIONS, PLEASE CONTACT _____

AT EXTENSION _____

MAIL NUMBER _____

APPENDIX



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