EMPLOYEE BENEFITS WHILE TRAVELING ABROAD
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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.

HR-Benefits
benefits@stthomas.edu 651-962-6520

**International Education Contacts:**
Sarah Spencer, Assistant Director Short Term Abroad
sespencer@stthomas.edu 651-962-6452

Lori Friedman, Director, International Student Services
frie2554@stthomas.edu 651-962-6450
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: http://www.bcbs.com/already-a-member/coverage-home-and-away.html

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

1. Always carry your Blue Cross and Blue Shield identification card.
2. Check with your Blue Plan before leaving because your health care benefits may be different outside the U.S., Puerto Rico and U.S. Virgin Islands.
3. In an emergency, go directly to the nearest hospital or doctor. Call the BlueCard Worldwide Service Center if hospitalized.
4. If you need to locate a doctor or hospital, or need medical assistance services, call the BlueCard Worldwide Service Center at 1.800.810.BLUE (2583) or call collect at 1.804.673.1177, 24 hours a day, seven days a week. An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization, if necessary.
5. Call the BlueCard Worldwide Service Center at 1.800.810.2583 or collect at 1.804.673.1177 when you need inpatient care. In most cases, you should not need to pay upfront for inpatient care at participating BlueCard Worldwide hospitals except for the out-of-pocket expenses (non-covered services, deductible, co-payment and co-insurance) you normally pay. When cashless access is arranged, the hospital will submit your claim on your behalf.
6. Call your Blue Plan for pre-certification or prior authorization, if necessary. Refer to the phone number on the back of your Blue Plan ID card.

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 and send it to the BlueCard Worldwide Service Center. It can also be printed from online.
DENTAL COVERAGE

Whether you’re visiting one of the Seven Wonders of the World or working abroad, the last thing you need to wonder about is where to go for emergency dental treatment. With Delta Dental of Minnesota, you don’t have to worry. Delta’s clients and their dependents may receive emergency dental care from a worldwide network of credentialed dentists while traveling or working nearly anywhere in the world. Dental emergencies usually include the unexpected onset of a tooth injury or tooth pain. See the covered services list below, or see the program brochure for easy access to all the information that follows here.

Visit www.deltadentalmn.org for a listing of participating dentists. Emergency dental care received from an International Dental Emergency Program dentist is reimbursed in full and is not calculated into your annual plan maximum.

<table>
<thead>
<tr>
<th>Service</th>
<th>Telephone Numbers (NOT toll-free)</th>
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<tbody>
<tr>
<td>Locate an international dentist</td>
<td>Dial the appropriate country code, then: 353-94-9372257 If calling from Ireland, dial: 0-94-9372257</td>
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<tr>
<td>Claims Inquiries (in the USA)</td>
<td>1-800-553-9536</td>
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Covered Services
Only emergency treatment is a covered service under this plan. Emergency treatment is defined as dental services:

- to treat or control acute infections.
- to treat injuries to or 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, the extent of trauma, or the source of infection.
- to determine the extent of the dental emergency via examination.

Treatments not considered an emergency and not covered under this plan:
- 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

- Please pay the dentist directly and ask for a receipt.
- Submit a claim form along with the receipt to the address on the claim form so you can be reimbursed.
- Emergency care from a non-participating dentist or non-emergency care from any dentist is covered on the same basis as in the United States.
EMERGENCY TRAVEL ASSISTANCE

Assist America

This unique emergency medical and personal assistance program protects you 24 hours a day, 365 days a year whenever you travel more than 100 miles from home. The service is available to you through your enrollment in Sun Life Financial’s Basic Group Life insurance program.

You and your family (whether traveling together or separately) can activate Assist America’s emergency medical and personal travel assistance services with one simple phone call to the number on your Assist America ID card (see the Emergency Travel Assistance Brochure on the Human Resources website). You will immediately be connected to:

- Pre-qualified medical providers anywhere on the globe
- A state-of-the-art Operation Center with world-wide capabilities
- Air and ground ambulance providers

The Operation Center is staffed with medically trained, multilingual personnel, including nurses and doctors, to advise and assist you quickly and professionally in a medical emergency.

Key Benefits

Medical Consultation, Evaluation and Referral
Your calls to the Operation Center are evaluated by medical staff and referred to English-speaking doctors and/or hospitals.

Hospital Admission Guarantee
Assist America guarantees hospital admission outside the United States by validating your health coverage or by advancing funds to the hospital.

Emergency Medical Evacuation
If adequate medical facilities are not available locally, Assist America will use whatever mode of transport, equipment and personnel necessary to evacuate you to the nearest facility capable of providing proper care.

Critical Care Monitoring
Assist America’s medical personnel maintain regular communication with your attending physician and/or hospital and relay information to your family.

**Medical Repatriation**
When you still require medical assistance upon being discharged from a hospital, Assist America repatriates you home or to a rehabilitation facility with a medical or non-medical escort, as necessary.

**Prescription Assistance**
If you need a replacement prescription while traveling, Assist America helps with filling that prescription.

**Emergency Message Transmission**
Assist America receives and transmits emergency messages.

**Emergency Trauma Counseling**
Assist America provides initial, telephone-based counseling and referrals to qualified counselors as needed or requested.

**Compassionate Visit**
If a member is traveling alone and will be hospitalized for more than seven days, Assist America will provide economy round-trip common carrier transportation to the place of hospitalization for a designated family member or friend.

**Care of Minor Children**
Assist America arranges for the care of children left unattended as the result of a medical emergency and pays for the transportation costs involved in such arrangements.

**Legal and Interpreter Referrals**
Assist America refers members to interpreters and legal personnel, as necessary.

**Return of Mortal Remains**
Assist America renders every possible assistance in the event of a member’s death, including arranging and paying for the transportation of remains and procuring required documentation.

**Using Assist America’s Services**

Next time you or your family members are traveling and need emergency assistance, remember to use these numbers:

*800-872-1414 – within the United States 301-656-4152 – outside the United States Reference Number: 01-AA-SUL-100101*

One simple phone call puts you in touch with Assist America’s highly-trained staff who will ensure your call is handled promptly, and will even coordinate with your medical benefit plan.

*All services must be provided and arranged by Assist America. No claims for reimbursement will be accepted.*
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.