

**UNIVERSITY OF CALIFORNIA**  
**Employee Business Travel Insurance**

**FREQUENTLY ASKED QUESTIONS**

**ACE** = ACE USA, the insurance company providing the Business Travel Accident insurance.

**EA** = Europ Assistance USA, the company ACE contracts with to provide the travel assistance services worldwide

**Who is covered?**

- Regents and Regents Designates; Associates of the President/Chancellor
- All employees of the University; interns, residents and fellows associated with the University in connection with emergency medical programs; any other persons designated by the University while traveling at the express direction and with the approval of the University
- Traveling Companions

**What is considered a “traveling companion”?**

This could include a spouse, domestic partner, child(ren) or other person(s) accompanying you on your business trip. A "Traveling Companion" means a person or persons with whom you have coordinated travel arrangements and intends to travel with you during the business trip.

**What constitutes travel on “official University business”?**

For purposes of the Business Travel Accident insurance, travel on “official University business” includes travel related to an activity that contributes to one of the University's major functions of teaching, research, patient care, or public service. This includes University funded travel and may include travel associated with activities sponsored or funded by another institution or entity\*, as long as the activity supports a University business purpose.

\* Refer to University personnel policies governing specific categories of personnel, such as Academics where the policy governs the outside activities of faculty, or the Professional Health Sciences School policy governing the outside activities of Health Science professionals.

**Are you covered for travel to countries in which the State Department has banned travel to or issued a travel warning?**

When traveling to foreign countries in which a travel advisory has been issued, you will still be provided coverage under the policy. The issue will be that it may take longer to provide some assistance services that may be needed. Instability, political upheaval, unrest, airport closure, weather conditions, military actions or similar situations may cause delays.

For foreign countries in which sanctions have been imposed against traveling or doing business in, no coverage will be provided, unless the State Department has approved for you to be and/or do business in that country. Please contact your local Risk Management office if this is the case.

Sanctions have been imposed on travel to Cuba. The University has obtained a “Specific Educational License” from the U.S. Department of the Treasury’s Office of Foreign Assets Control, on behalf of UC’s ten campuses. The License authorizes qualified UC students, faculty and staff to travel to Cuba for educational purposes. The License is valid systemwide, is renewed annually, and is administered by the Office of the President, Office of International Academic Activities. For more information, go to <http://www.ucop.edu/acadaff/oiaa/cubalicense.html>

### **There is out-of-country medical, do I need to maintain other medical insurance while in a foreign country?**

There are limitations to the out-of-country medical, it is not the same as a health plan like what you have under UC benefits. The Out-of-Country medical is short term – up to 365 days for a single business trip, and it covers medical emergencies arising from accidents sustained and sudden illnesses contracted during the course of the travel. It does not cover routine treatment for a medical condition, physical exams, vaccinations, routine checkups, other preventative care, and things of that nature.

If you will be staying in a foreign country for an extended period, it is recommended you secure medical insurance to cover other non-emergency medical services that would not be covered by the out-of-country medical. This may also be a requirement to obtaining a visa. Also, check with your UC provided employee health plan for any coverage that may be provided while in a foreign country.

### **Are expatriates covered? Are sabbaticals covered?**

Expatriates and sabbaticals going to a foreign country will be covered for the duration of their stay. But there are limitations on the out-of-country medical and it is recommended you secure medical insurance for routine medical care that may be needed for your extended stay in that country. See prior question.

### **How does the \$50 deductible work under the Out-of-Country medical?**

There is a \$50 deductible for each covered accident or illness. If your accident or illness requires more than one treatment, it will be \$50 deductible for all treatments related to that accident or illness.

ACE applies the deductible when the claim is submitted. Therefore, you are responsible for paying the deductible at the time of service.

In the event you do not have sufficient funds or a credit card or the service provider does not accept credit cards, there are several alternatives:

- You can ask the provider to bill ACE directly or contact ACE for other payment options. When the provider bills ACE, it will process the claim, apply the deductible and pay the provider directly so long as the laws of the country where the services were provided

permit it. If direct payment is not an option, ACE pays you and you in turn pay the bill. You will be responsible for payment of the deductible.

- When the service provider does not agree to the method above, you can contact EA if you are more than 100 miles and have a medical emergency. They will provide a financial guarantee to the provider and pay the charges in full, then seek reimbursement from you for the deductible.

### **Does Out-of-Country Medical also cover illness or injury that is work related?**

Yes, EA has the resources to provide immediate assistance while in a foreign country. This would be the most expeditious manner to handle an out-of-country workers' compensation injury or illness incident. EA can respond quickly to get you the needed medical treatment. It would be helpful to indicate that it is a work related illness or injury to facilitate coordination of your benefits with UC's Workers' Compensation program.

### **What are the benefits to using the out-of-country medical services provided versus my personal health insurance or the UC workers' compensation program? How can they help in a medical emergency?**

EA has a very extensive global out of area network that your personal health insurance or workers' compensation program cannot compare to. They will assist you navigate through unfamiliar healthcare systems. EA can quickly locate an appropriate medical facility, monitor your condition to make sure you receive the proper medical care, and make payment for medical services, saving you from having to pay for medical expenses upfront or out of pocket and going through the process of seeking reimbursement.

An illness or accident may put you in a position where you cannot understand whether the treatment is appropriate for your condition or you may find that language barriers prevent you from understanding what is being done. EA will liaise with your local medical provider to assess your condition and current treatment regiment and ascertain whether you need to be transferred to a different facility, or even back home if the medical care is not adequate (this will depend on the nature and severity of your condition). EA can communicate directly with your local attending doctors in virtually any language and will maintain communication with your local medical provider, your family, and UC.

### **There is Out-of-Country medical, what about when I travel within the U.S.?**

For travel within the U.S. you would utilize your UC provided employee health plan or the UC Workers' Compensation program for work related illness or injury.

### **What is security or political extraction?**

Transporting you from a location where your security is threatened or in a situation that may endanger your life or health. This could be political, war or civil unrest, military actions, or you are required to leave the area (a situation similar to hurricane Katrina). EA will provide access to and arrange the necessary services to help you whenever and wherever possible.

### **Where will security extraction take you, back to U.S. or to the nearest place of safety? And what method of security extraction will be utilized?**

EA will make the arrangements for you to be safely returned to the U.S. Depending upon the circumstances, you may first need to be taken to the nearest place of safety and then to the U.S. from there.

EA will engage whatever services are needed to remove you from the threatened area. Whether by land, sea, air or other methods will depend on the circumstances presented.

### **What are Emergency Medical Evacuation and Medical Repatriation?**

Medical Evacuation is transport to the nearest adequate medical facility for treatment, one that is able to treat your condition to western medical standards. The mode of transportation could be ground ambulance, air ambulance, commercial air, etc. The medical services (oxygen, medications, heart monitor, etc.) provided to you during the transport would be included.

Medical Repatriation is transportation to a hospital near your place of residence when your condition enables you to safely fly home, but may need long-term care or further medical care or treatment upon your return home. This may include medical services and escort (non-medical, a nurse, a doctor, etc.) to accompany you.

EA's team will make all the necessary arrangements including:

- Transportation by whichever means is recommended
- Ground transportation to the aircraft if transport by aircraft was recommended
- What you need during transport and who needs to accompany you
- Get all documents in order and ascertain that all customs forms are available for transfer
- Make sure that all your medical records are taken on the transport
- Get a list of all medications you need during the flight and possibly afterwards
- Make all arrangements for re-admission for you
- Make all transport arrangements (airline tickets, flights for doctors and nurses, etc.)

### **Can I make the decision to be transported back to the U.S. for medical treatment?**

EA's medical team will assess your medical condition and whether your condition allows you to be transported safely to the U.S. They will recommend the option if the benefits outweigh the risks and when this is considered to be the best option. You may need to be taken to a local facility first to ensure your condition is fully stabilized before you can be transported to the U.S.

### **What if the circumstances or your condition do not allow for you to call the assistance provider and you need emergency medical evacuation and treatment?**

In a life-threatening emergency, you should first call the local emergency response services to receive immediate assistance. In a medical emergency when you are physically unable to call, this does not void coverage. However, you or someone in your group should call as soon as possible thereafter.

### **For Repatriation of Remains coverage, where will you be returned?**

EA will arrange for remains to be returned where the family designates. If you have dual citizenship, you may want to be returned to your birth country which is a foreign country. This is a decision that you must make known to your family beforehand. ACE does not take responsibility for this designation.

### **How do you access Out-of-Country Medical, Security Extraction, Emergency Medical Evacuation services?**

You obtain these services by calling the assistance provider number indicated on the insurance ID card issued upon your registration. ACE contracts with EA for these specialized services. EA engages reputable and reliable sources that have specialized expertise.

EA has agents in 208 countries worldwide and thirty-four 24 hour alarm centers providing expertise and practical help on the spot wherever and whenever needed. They are a leading provider of comprehensive travel assistance services worldwide.

### **Are there areas in the world where services cannot or will not be provided?**

EA and its international offices can provide assistance services in all countries of the world. Both medically necessary transport services as well as security/political extraction are available and are 100% payable benefits. Please consider, however, that in certain countries (current examples are Iraq and Afghanistan) or under certain circumstances providing assistance and transport services may not happen right away and may take longer than could be expected. Instability, political upheaval, unrest, airport closure, weather conditions, military actions or similar situations may cause delays.

### **What if you include some personal travel with your business travel, will you still be covered?**

Yes, the policy provides for a 14 day personal deviation. "Personal Deviation" means an activity that is not reasonably related to University business; and not incidental to the purpose of the trip. Examples include vacation or extending your stay to conduct other personal travel in the area or to other cities/countries.

### **What other assistance services can EA provide?**

You can contact EA at any time if you want to inquire about benefits and services or would like to obtain pre-trip information, such as weather, travel hazards, health warnings, inoculations, visa and passport information, or general information about the location you are traveling to. Or while you are on a trip EA can assist with emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, referral to a lawyer, and translator or interpreter access.

### **What is the Loss of Personal Effects coverage?**

This covers loss of personal goods or goods for which you are responsible for. This could include materials/equipment owned by the University which were necessary for your business trip; with the exception of laptops, whether personal or University owned.

There is a \$25 deductible per occurrence that would be applied when you submit a claim to ACE. The payment is based upon the actual cash value of the lost items, not the full cost of replacement. Value will be depreciated based on the age and type of item.

There is a maximum \$500 value for any one article/set of articles or cash, maximum payable of \$1,000 for lost luggage, and maximum payable of \$2,000 for all other covered losses. Coverage will be provided up to 365 days for a single business trip.

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