



**Angelo State University**  
**Operating Policy and Procedure**

**OP 70.10: International Travel Insurance Program**

**DATE:** July 12, 2017

**PURPOSE:** The purpose of this Operating Policy/Procedure (OP) is to establish the university international travel insurance program.

**REVIEW:** This OP will be reviewed in June every four years, as insurance changes, or as needed, by the director of risk and emergency management with recommendations for revision forwarded through the vice president for finance and administration to the president by July 15.

**POLICY/PROCEDURE**

**1. Overview**

International travel involves additional risk and necessary services not necessarily covered by common health insurance. The Texas Tech University System has coordinated international travel insurance that provides medical benefits, medical and political evacuation, AD&D, and other benefits. All employees and students traveling internationally as part of their employment or approved study shall participate in the insurance program. The program also provides travel assistance benefits. Travel to OFAC countries is normally excluded from the international travel insurance program but may be covered on a case by case basis. The Office of Environmental Health, Safety and Risk Management (EHSRM) shall coordinate the international travel insurance program.

**2. Responsibilities**

- a. All university employees and students who are traveling internationally are responsible for understanding and complying with the international travel insurance program.
  - (1) A welcome kit is available from the Center for International Studies (CIS) that contains contact, coverage, and exclusion information.
  - (2) CIS will provide the international traveler with a coverage identification card.
  - (3) International travelers are encouraged to create a Global Assistance Center Account and take advantage of the global assistance benefits (information is in the welcome kit).
  - (4) International travel insurance is also available for employees' family members at the same rates but must be purchased directly through the contract provider's enrollment center. Travelers may also extend medical coverage beyond the program dates at their own expense by contacting the provider's enrollment center.

- b. The Center for International Studies is responsible for:
  - (1) Payment of the blanket annual premium,
  - (2) Providing international travel insurance information to prospective travelers,
  - (3) Determining the cost of international travel insurance for each group or individual traveler and providing written documentation of the cost,
  - (4) Collecting and posting payment to the international travel insurance account,
  - (5) Maintaining an international traveler log, and
  - (6) Providing EHSRM with an annual estimate of travelers and travel days to develop the next blanket annual premium.
- c. The EHSRM Office is responsible for:
  - (1) Coordinating ASU's international travel insurance needs and procurement with the Texas Tech University System Office of Risk Management,
  - (2) Coordinating any audits of the international travel insurance policy,
  - (3) Maintaining copies of insurance policies for review by potential or actual international travelers using the program, and
  - (4) Assisting with coordination of benefits use by international travelers insured under the program.
  - (5) Evaluating and approving use of alternate international travel insurance that is part of a travel package.

### **3. Availability and Insurance Funding Sources**

- a. Study Abroad (Mandatory Use)
  - (1) Students are responsible for payment to CIS based upon their number of days abroad.
  - (2) Students who wish to extend coverage beyond program dates may contact the insurer's enrollment center to extend coverage through direct payment to the insurer.
- b. Faculty or Staff Led Educational Trips (Mandatory Use)
  - (1) The cost of insurance for students and faculty members shall be included in the participating students' trip cost.
  - (2) Students or faculty members who wish to extend coverage beyond program dates may contact the insurer's enrollment center to extend coverage through direct payment to the insurer.
  - (3) Faculty for staff members may arrange coverage for family members accompanying

them on the trip by contacting the insurer's enrollment center to extend coverage through direct payment to the insurer.

c. Faculty or Staff Trips or Conferences (Mandatory Use)

- (1) Departments shall transfer funds based upon their approved ASU-travel related number of days abroad to the International Travel Insurance account.
- (2) Faculty or staff members who wish to extend coverage beyond official travel dates may contact the insurer's enrollment center to extend coverage through direct payment to the insurer.
- (3) Faculty or staff members may arrange coverage for family members accompanying them on the trip by contacting the insurer's enrollment center to extend coverage through direct payment to the insurer.

d. Position-Affiliated Travel (Discretionary Use)

- (1) ASU recognizes that faculty may travel internationally on other than official travel where the travel is related to their area of expertise or position. In this case, and not for general personal travel, faculty may obtain coverage through this insurance program.
- (2) Faculty may contact the insurer's enrollment center to obtain coverage for themselves and any family members accompanying them on the trip.