



## International Travel FAQs

### **How do I register on the Europ Assistance website and who can access the information?**

Europ Assistance administers the International Insurance Program for EIIA. To get to the site, the participants can enter through the EIIA website ([www.eiaa.org](http://www.eiaa.org)) and click on the “International Travel” tab in the top right corner of the home page. The Group ID and Activation Code are on this page along with a link to the Europ Assistance website. Through the Europ Assistance website, users should register to get more information on the program and set up personalized security alerts. **ANYONE** can register to access the site and information – participants, parents, or anyone else.

### **Who do I contact if I have questions about the program and coverage available?**

The Europ Assistance website provides a great deal of information on the program offered through EIIA. If you cannot find the answer there, you can call Europ Assistance at 855-901-6712 (Domestic) or 1-240-330-1551 (International) or email them at [ops@europassistance.usa.com](mailto:ops@europassistance.usa.com). Please indicate that you are a part of the EIIA program so they know the proper information to access while answering questions.

### **Where do I obtain International Insurance Cards?**

These cards can be accessed from either the Europ Assistance website (in the Program area) or the EIIA website (in the International Travel area). Participants can print them or scan the QR Code on the card to capture the information in a smart phone.

### **How do I report a claim?**

All International Claims (Emergency Medical, Evacuation for any reason, Liability, Auto, Kidnap & Ransom, Trip Cancellation, Trip Interruption, and other International Travel Assistance) should be reported by calling Europ Assistance at 855-901-6712 (Domestic) or 1-240-330-1551 (International). Assistance is available at ALL times.

### **What services can be provided during my trip?**

Here are some examples of the services that are provided to you while you are participating in your study abroad program:

- a. Emergency cash transfer assistance\*: cash advances in U.S. or local currency subject to personal funding
- b. Emergency Telephone Translation Assistance\*: in emergency situations, multilingual counselors are available for telephone translation services in all major languages
- c. Emergency Medical Care (coverage up to \$100,000 per person). Advance of medical expenses for medical facilities within the Europ Assistance Network of providers.
- d. Emergency Message\*: will assist with contacting family or business contacts in the event of an emergency situation
- e. Legal Referrals and Bail Bond Assistance\*: provide legal referrals in their general area
- f. Lost/Stolen Checked Baggage (coverage up to \$500): will assist with the return of lost/stolen luggage by coordinating efforts with the commercial carrier or others. \$0 coverage for electronics and jewelry.
- g. Lost/Stolen Travel Documents/Travel Tickets (coverage up to \$1,000): will assist in efforts to replace lost or stolen documents travel documents (passport, visas, tickets, etc.)
- h. Identity Theft Expense Benefit (coverage up to \$1,000): fraud and counterfeit
- i. Evacuation for Medical, Security, or Natural Disaster: coverage for up to \$100,000 per person or \$1,000,000 per occurrence.

\*These services are not covered by insurance, any fees or costs associated with these are the responsibility of the participant.



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### **What is the coverage area for this policy?**

This policy covers travel outside of the United States, its territories and possessions while on an institution sponsored trip.

### **Would coverage exist for personal travel?**

There is a personal sojourn extension that provides coverage if the covered participant has personal travel in conjunction with the institution sponsored trip. There is no limit to the number of days that can be added to the trip. Personal travel includes travel to countries other than the country of study.

### **Where do I go for emergency medical treatment?**

Ideally, when considering the need for medical assistance you would call Europ Assistance and they will direct you to the closest medical facility to you that practices western medicine. You may also go to the Europ Assistance website and identify a medical facility in the Europ Assistance Network or any other if there is not one listed that is close. There are benefits to remaining in the Europ Assistance Network as you will not have to pay out of pocket at the time of treatment or release and then wait to be reimbursed at a later time. Europ Assistance has a network of almost 10,000 providers in 130 countries that are audited using 200 criteria by the Europ Assistance International Medical Committee to ensure quality care. To get the information on the closest facility, please contact Europ Assistance or use the website in the "Tools" tab.

### **What medical treatment is covered?**

The policy is an Emergency Medical Policy, so any treatment necessary due to a covered accident or emergency sickness will be covered up to \$100,000 per person. Pre-existing conditions are covered up to \$25,000 per person, but treatment must be on an EMERGENCY basis and not for normal follow ups or prescriptions. The first treatment must occur within 30 days of the covered accident or initial onset of sickness. Preventative, routine, pregnancy, normal dental and elective care visits are not covered. For an example, if a covered participant falls and breaks her leg or has an appendicitis attack, it would be covered. Birth of a child or teeth cleaning at a dentist would not be covered.

### **Who pays for emergency medical treatment?**

If you have used one of the medical facilities within the Europ Assistance network, they have agreements in place for the facilities to accept the guaranteed payments. In these cases, Europ Assistance will pay directly for the services. Some locations will only accept local currency (cash) and if possible, Europ Assistance will send a local agent to take care of the bill. If the local agent is not available (or local) or if the facility is out of network, the injured party will have to pay for the services and then be reimbursed through Europ Assistance. There is a \$0 deductible.

### **How do I get reimbursed for emergency medical treatment that I had to pay for on my own?**

If you paid for emergency medical services out of your pocket, you can be reimbursed by submitting the **Medical Reimbursement Claim Form** on the Europ Assistance site. Along with the form, you need receipts showing proof of payment. This information should be sent to the address listed on the claim form. Reimbursement is generally provided within 30 days of completing a submission.

### **Why would I be asked about my personal health insurance?**

Europ Assistance requests this information to coordinate coverage should a claim or bill not be covered for one reason or another. This policy **ONLY** covers emergency accident or illness treatment while abroad, so once you return; billing for domestic treatment should go to your personal health insurance carrier because the International Insurance Program no longer applies.



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### **Is the international coverage provided by EIIA primary or secondary?**

The foreign travel insurance provides primary emergency medical insurance. The coverage includes reasonable and customary charges for covered medical expenses incurred by an insured person for the treatment of injury or sickness sustained during the course of an insured journey.

### **If a student is seriously injured, does insurance provide for a family member to travel overseas?**

The insurance will pay up to \$5,000 for one round trip economy airfare ticket for one immediate family member to fly to be with the injured student if the participant is likely to be hospitalized for more than 7 days or in a life threatening situation and are alone outside of the US/Canada. The insurance will also pay for reasonable lodging and meals, up to a maximum total benefit of \$5,000 maximum per occurrence OR 7 days benefit period, for the family member while the injured student remains hospitalized. All of these benefits MUST be preauthorized by Europ Assistance.

### **Trip Cancellation Coverage**

The coverage provided for Trip Cancellation is limited to medical based issues. Trip Cancellation includes coverage for an unforeseen medical emergency concluding a doctor to restrict travel to the participant or if an emergency situation affects an immediate family member. To file a claim, please complete the **Trip Interruption/Cancellation Claim Form** on the Europ Assistance website. The Trip Cancellation benefit will provide coverage up to \$2,000 and **does not** include coverage for:

- a. Terrorist Activity or Threat
- b. Change in plans or financial circumstances of the Insured person or immediate family member
- c. Cancellation or change in plans by common carrier , tour operator, or any travel agent unless caused by inclement weather or organized strike affecting public transportation
- d. A pre-existing condition

### **Trip Interruption Coverage**

The coverage for Trip Interruption includes unexpected emergency illness or a covered injury which postpones the travel (to or from the destination) or causes a return home, weather related delays, and organized strikes. The qualifying medical condition may include the participant or an immediate family member. The Trip Interruption benefit covers change fees for common carriers and hotels, forfeited non-refundable fees for a common carrier, and additional transportation expense (less any available refunds) to rejoin the covered trip or return to the place of origin. To file a claim, please complete the **Trip Interruption/Cancellation Claim Form** on the Europ Assistance website. Benefit coverage is available up to \$2,000 with a maximum benefit period of 3 days and **does not** include coverage for:

- a. Terrorist Activity or Threat
- b. Person who is traveling against the advice of a doctor
- c. Traveling while pregnant in the third trimester or later
- d. Traveling for the purpose of medical treatment
- e. Change in plans or financial circumstances of the Insured person or immediate family member
- f. Cancellation or change in plans by common carrier , tour operator, or any travel agent unless caused by inclement weather or organized strike affecting public transportation
- g. A pre-existing condition

### **How do I get security information or alerts for location where I will be traveling?**

Global security information can be found, and alerts set up, through the Europ Assistance website. Click on the "Alerts" tab at the top of the page and click on "Manage Alerts".



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### **Who assesses the Security Level?**

Europ Assistance uses a 24/7/365 Global Risk Monitor (GRM) (which feeds the Asterisk Travel Risk Intelligence Portal with data), that supports companies in making informed and critical decisions affecting travel and operations globally. GRM is a web-based risk monitoring portal, providing security and geo-political intelligence and analysis on current and future threats worldwide. GRM draws on a range of open and privileged sources, including their own in-house analyst team, global assets and human intelligence network – providing actionable travel and operational risk-focused information in a timely manner. Together with a comprehensive 24/7 open source monitoring process, this ensures consistent and continuous global coverage. GRM provides security and travel risk-focused profiles for over 200 countries and 255 cities worldwide.

### **Are Evacuations included in the coverage?**

Yes, coverage is in place if medical evacuation is deemed necessary as well as evacuations for security and natural disasters. Each situation is covered up to \$100,000 per person (\$1M per occurrence) to return to the participant's home country or nearest place of safety depending on the circumstances. Europ Assistance will coordinate all evacuations.

### **Is there coverage for a security evacuation if there is no alert and we want to end or cancel a trip?**

No, without a declaration from Europ Assistance coverage will not be in place.

### **What about medications? How do I get through customs?**

If you are taking prescription medication with you on your trip and need to make sure that there will not be any problems, you should call Europ Assistance at 855-901-6712 (Domestic) or 1-240-330-1551 (International) or email them at [ops@europassistance.usa.com](mailto:ops@europassistance.usa.com). For drug name translations into other languages, go to the Europ Assistance in the "Tools" tab.

### **What is considered an excluded sporting event or activity?**

Although you are covered for most sporting events, there are some that are considered inherently dangerous. We recommend that you avoid participation in these events since they are not covered by the plan. Injuries incurred from participating in the following scholastic, professional, or semi professional team sports while representing the college are excluded; American Football, Baseball, Basketball, Boxing, Gymnastics, Ice Hockey, Lacrosse, Martial Arts, Rodeo, Skiing (water and snow), Surfing, Swimming, Diving, Wrestling, and Equestrian. Also, participation in contests of speed using a motorized vehicle or bicycle are not covered. Excluded at all times are skydiving/parachuting, hang gliding, bungee jumping, mountain climbing, potholing (cave exploring, etc.), zip-lining and motorcycle riding. Scuba Diving is excluded at all times except as an assigned part of a curriculum of study for credit. Snorkeling and Skiing are covered when associated with curriculum.

### **What if I want to play a 'pick-up game'?**

Yes, as this is not considered participation in a scholastic or professional sport.



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### Emergency Medical Handling Process:

#### **Student**

We recommend making your phone calls in the following order:

1. Call the emergency number of the international director provided by your campus or call the host country equivalent of 911 for a serious and/or life threatening medical emergency.
2. Call **Europ Assistance** for all emergency travel, accident and sickness assistance. Call 1-240-330-1551, ask for a claim number.
3. Call the international office at your host institution or your institution's professor traveling with your group and give them the claim number.
4. Call your Institution's Study Abroad Coordinator and give them the claim number.
5. Call your family and give them the claim number.

#### **Family of a Student – (Your student had a medical emergency)**

We recommend making your phone calls in the following order:

1. Make sure that your student has called **Europ Assistance at 1-240-330-1551 (International)**.
2. If your student has called **Europ Assistance** then ask for the claim number, this claim number is associated with your student.
3. At anytime you may call **Europ Assistance 855-901-6712 (Domestic) or 1-240-330-1551 (International)** for a status of your student's condition/situation using the claim number.
4. Contact your student's institution study abroad coordinator.

#### **Faculty/Staff/Other Participant -**

We recommend making your phone calls in the following order:

1. Call the emergency number of the international director provided by your campus or call the host country equivalent of 911 for a serious and/or life threatening medical emergency.
2. Call **Europ Assistance** for all emergency travel, accident and sickness assistance. Call **855-901-6712 (Domestic) or 1-240-330-1551 (International)** ask for a claim number if you do not have it already.
3. Call the appropriate contact person at your home institution when reporting emergency situations.
4. Please remember that **Europ Assistance** must follow privacy laws while disseminating medical information so they may not be able to answer all of your questions.

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This document is presented to EIIA members strictly as a guideline. As individual circumstances may vary, the contents and concepts presented should be reviewed and amended as necessary to properly address your institution's unique exposures. Additionally, it is recommended that the contents and concepts presented be reviewed in the full context of its use with legal counsel prior to implementation.

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