

# International Travel Insurance and Assistance Program

## University of Vermont

### FAQ & Summary of Benefits 2023-24

#### Eligibility:

All Staff, Faculty, Contractors, University Officials and Board Members, Students, Subscribers approved guests\*, and Volunteers\*, who are traveling outside their permanent country of residence, on a UVM-affiliated trip. The policy also covers spouses and dependent children of covered members stated above.

*\*Guests and volunteers must be approved for coverage prior to travel. Please contact [studyabroad@uvm.edu](mailto:studyabroad@uvm.edu) for more information.*

#### When is my coverage effective?

Your International SOS membership provides pre-travel advice. Once abroad, you may access the full range of International SOS services and your Starr Insurance travel medical insurance for the duration of your UVM-affiliated trip.

#### What are some of International SOS services?

Pre-trip consultation on travel items, such as passport and visa requirements, necessary immunizations, safety and security information, medical assistance, and/or questions of concern regarding travel, medical and security issues in your destination. Additionally, the coverage includes medical and security evacuation and repatriation coordination; political and natural disaster evacuation coordination; payment of overseas medical bills; coordination of all benefits with the insurance plan administrators; full coordination with the International SOS credentialed worldwide medical provider network.

#### Do I get an ID card?

International SOS membership cards can be found on UVM's International SOS membership page. In addition to the ISOS membership card, we ask that you download the International SOS app to your phone. More information about International SOS and how to download the app can be found here.

#### The International SOS program does not provide international travel medical insurance, so do I have international travel medical insurance when I travel abroad?

Yes. UVM provides international travel medical insurance through Starr Insurance for international travelers. Before seeking medical assistance, please contact International SOS for a referral. International SOS works with Starr Insurance to pay for your medical expenses abroad. Unless it is a life-or-death emergency, UVM travelers must call International SOS first before seeking medical treatment abroad.

#### Who do I contact if I have pre-trip medical or security questions?

Travelers should visit the UVM's International SOS membership page to familiarize themselves with the services that International SOS offers travelers while they are abroad. If prompted for a membership number, enter **11BSGC000020**.

If you have a pre-trip medical or security related question or need information or assistance while overseas, please contact the 24-hour International SOS Assistance Center in Philadelphia in one of the following ways:

- By email at [Philadelphia@internationalsos.com](mailto:Philadelphia@internationalsos.com) (In the event of an emergency, please call International SOS via the phone or the International SOS Assistance app)
- By phone at **+1-215-942-8478**. You can call collect, even from abroad, or you can call in from any other available phone or send an email and ask for a call back.
- Via the International SOS Assistance app on your mobile phone. Enter <http://app.internationalsos.com> in your smartphone browser to download the app and create an account by registering with your UVM email.

The Assistance Center is staffed by doctors, logistics coordinators and security experts that can provide medical advice, referrals, and assistance in your location.

**How do I enroll?**

International travel medical insurance is a benefit provided to UVM travelers on UVM-affiliated trips while outside of the U.S. and their permanent country of residence. The insurance requires no additional cost.

**What if I'm a resident of a country outside the USA and I am traveling on a UVM-affiliated trip to my home country, will I be covered under this policy?**

Yes, if you are traveling outside of the United States on approved, UVM-affiliated travel, you will be covered under these policies, even if you are traveling to your country of permanent residence.

**Starr Insurance Medical Insurance Plan Benefits**

**Insurance Company:** Starr Insurance

**Policy Period:** 7/1/2023 – 6/30/2024

**Policy Number:** 11BSGC000020

<b>All Benefits are in U.S. Dollar Amounts:</b>	
<b>Medically Necessary Services related to an Illness or Injury</b>	<b>\$500,000 per calendar year</b>
<b>Physician Office Visits</b>	
<b>Hospitalizations</b>	
<b>Diagnostic Tests</b>	
<b>Ambulance Services</b>	
<b>Prescription Drugs</b>	
<b>Mental Health</b>	
<b>Emergency Dental</b>	<b>Included</b>
<b>Deductible</b>	<b>\$0</b>
<b>Pre-Existing Conditions</b>	<b>Covered</b>

**What is covered under the Starr Insurance Travel Medical Insurance Plan?**

The plan covers medically necessary services, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, labs and x-rays, inpatient (emergency stabilization only) and outpatient mental health sessions, physician office visits and prescription drugs. Evacuations and repatriations are also covered under this program. Contact [studyabroad@uvm.edu](mailto:studyabroad@uvm.edu) for a full list of benefits.

**What are some services that are NOT covered and important to understand prior to traveling?**

The plan does not cover preventative care, including, but not limited to, travel immunizations, physicals, annual women's wellness exams, birth control and dental exams/cleaning. Routine pregnancy services are not covered. Contact [studyabroad@uvm.edu](mailto:studyabroad@uvm.edu) for a full list of benefits. Review the last page of this document for the full list of exclusions.

**How are prescription drugs covered?**

Prescription drugs are covered when prescribed, by a doctor outside of the United States for a covered medical illness or injury that occurs while traveling. It is best to get all refills for a medication that you take on a routine basis prior to traveling. This includes both preventative and maintenance medication for chronic health conditions. Always check to see if your medicine is allowed in the country you are traveling to. For medication advice contact International SOS' 24-hour Assistance Center in Philadelphia either via email at [Philadelphia@internationalsos.com](mailto:Philadelphia@internationalsos.com) or via phone at **1-215-942-8478**. Some medications may be challenging to bring in country. For example, traveling with injectable medication. Please discuss this with International SOS as they will be able to provide you with advice. It is important to note that not all medications are available locally. Please note that birth control is considered preventative in most cases and is not covered.

**What happens if I lose the medication while traveling?**

Starr Insurance will cover the replacement of medication for lost prescriptions that are medically necessary during the trip. Generally, birth control is considered preventative medication and is not covered; and therefore, is not eligible for this replacement of medication benefit.

**What is covered under the emergency dental benefit?**

A dental emergency is defined as a type of medical emergency that involves a dental condition of recent onset and severity, which needs immediate dental procedures necessary to control excessive bleeding, relieve severe pain, or eliminate acute infection. This also includes dental treatment of an injury to sound, natural teeth that occurs while on a UVM-affiliated trip.

**Does this plan cover testing for sexually transmitted diseases?**

If the testing is a preventive screening or if it is part of a physical or preventive visit, it is not covered because the plan does not cover routine or preventive services. If the testing is performed because you have symptoms or have been exposed to someone with sexually transmitted disease, it would be covered.

**If I lose or break my eyeglasses or contact lenses, will the plan cover a new set of lenses?**

Replacement of broken lenses is provided when they have been damaged in a covered accident, refer to exclusions 1-5 for non-covered events.

**Does the plan cover a hospital stay for treatment of alcohol or substance abuse?**

The plan will cover that portion of the hospital stay for the purpose of stabilizing the patient. It will not cover that part of an inpatient hospital stay for alcohol or substance abuse treatment or any underlying mental health condition.

**What if I have a pre-existing condition, am I covered?**

Yes, pre-existing conditions are covered if that condition manifests itself while the policy is in effect. Ongoing psychiatric treatment and medications are covered even if the condition pre-dates the policy.

**Does this plan have a deductible?**

No. Deductible means the dollar amount of covered expenses that must be incurred as an out-of-pocket expense by each insured before payment is made by the claims company.

**How is payment for services handled?**

If International SOS pays for covered medical treatment on your behalf, the claim will be automatically sent to Starr Insurance, and International SOS will be reimbursed directly from Starr International. The traveler does not need to submit any paperwork.

**Who do I contact if I have questions about how the Starr Insurance plan works?**

Contact [studyabroad@uvm.edu](mailto:studyabroad@uvm.edu) if you have any questions.

**How does the claims process work if International SOS coordinates the payment for medical treatment?**

If International SOS coordinates the payment for medical treatment, the claim will be paid for by the insurance company according to the terms and conditions of the policy. The student does not need to submit any paperwork. Please note that if you are prescribed a medication, it is unlikely that International SOS will be able to coordinate payment and you will need to submit a claim for reimbursement. Please see the instructions on how to submit a claim under the below question.

**If I paid out of pocket for medical treatment or a prescription, how do I submit a claim for reimbursement?**

Claims can be submitted to [intlassist@visit-aci.com](mailto:intlassist@visit-aci.com). Copies of medical bills should be submitted along with a brief explanation of your claim. You will be contacted if additional information is needed to process your claim. Please copy [studyabroad@uvm.edu](mailto:studyabroad@uvm.edu) on all correspondence with the claim administrator so that UVM can monitor your case.

**Who do I contact if I have questions about a specific claim or claims payment?**

Please call ACI at 888-293-9229 for information or questions about your claim.

## EXCLUSIONS – STARR INSURANCE TRAVEL MEDICAL INSURANCE PLAN

In addition to any benefit-specific or coverage-specific exclusion, benefits will not be paid for any loss that directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically extended by reference to the exclusion in a Hazard:

1. flight in, boarding or alighting from an aircraft or any craft designed to fly above the Earth's surface except as
  - a. a fare-paying passenger on a regularly scheduled commercial or charter airline;
  - b. a passenger in a military aircraft flown by the Air Mobility Command or its foreign equivalent.
2. Covered Person's flight in, boarding or alighting from an aircraft or any craft designed to fly above the Earth's surface that is an Owned Aircraft, Leased Aircraft or Operated Aircraft.
3. a Covered Person's commission of, or attempt to commit, a felony, an assault or other illegal activity.
4. participation in a riot or insurrection.
5. a Covered Person's bungee-cord jumping, parachuting, skydiving, parasailing, hang-gliding, motorcycling, scuba diving, jet, snow or water skiing, mountain climbing (where ropes or guides are used), amateur racing, piloting an aircraft, spelunking, whitewater rafting, surfing, and parasailing. "Motorcycling" includes the use of mopeds, scooters, e-scooters, and e-bikes.

### Additional Exclusions (associated with medical expense coverage)

- routine physical examinations and routine care of any kind, including routine childcare.
- routine dental care and treatment.
- pregnancy-related expenses that are considered preventative or routine or incidental to a pregnancy such as sonograms, lab tests, and pre-natal vitamins, except for Complications of Pregnancy.
- expense incurred for treatment of temporomandibular or craniomandibular joint dysfunction and associated myofascial pain.
- cosmetic surgery, except for reconstructive surgery needed as the result of a Covered Injury.
- any elective treatment, surgery, health treatment, or examination including any service, treatment or supplies that: (a) are experimental; and (b) are not recognized and generally accepted medical practices in the United States.
- treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.), and that are a normal, foreseeable result of participation in an activity.
- replacement of artificial limbs, eyes, and larynx.
- Services, supplies, or treatment including any period of Hospital Confinement that is not recommended, approved, and certified as Medically Necessary and reasonable by a Physician, or expenses that are non-medical in nature.
- Services or treatment rendered by any person who is:
  - employed or retained by the Policyholder;
  - living in the Covered Person's household;
  - an Immediate Family Member of either the Covered Person or his or her Spouse/Domestic Partner; or the Primary Insured.
- Personal comfort or convenience items, such as but not limited to, hospital telephone charges, television rental, internet access, barber services or guest meals while confined in a hospital.
- any treatment, service or supply not specifically covered by the Policy.