

## Information for WWU Faculty or Staff Traveling Abroad

For faculty or staff engaged in travel abroad, Western's employee benefits may or may not provide the coverage that you need:

**Medical Plans:** For short trips (i.e. less than 1 month), contact your medical plan provider, describe your travel plans and ask for health care procedures while abroad. For longer trips (i.e. over 1 month), you may have to convert your coverage from a managed care plan to the Uniform Medical Plan (UMP), if you are not already in the UMP plan. However, consult with your existing provider or Human Resources first.

**Dental Plans:** Follow the same process described above. You may need to convert to the Uniform Dental Plan to obtain coverage abroad, if you are not already in the plan.

**AD&D Coverage:** "AD&D" is accidental death & dismemberment coverage. It is available, if you choose to purchase it through Human Resources as an employee benefit. It provides worldwide coverage.

**Other Coverage:** Check with your medical plan provider for "Repatriation of Remains" and "Medical Evacuation" benefits. Both are very costly expenses if you should die or become seriously ill while abroad and need to return home.

Human Resources can help you with further information and conversions, if that is necessary. Call Stephanie Ludemann at 650-7713 or e-mail [Stephanie.ludemann@wwu.edu](mailto:Stephanie.ludemann@wwu.edu).

***Please see the information regarding Travel Abroad Health Insurance outlined on the following page.***

## Travel Abroad Health Insurance Information for Faculty and Staff

Western Washington University *strongly recommends* that faculty or staff engaged in international educational activities purchase and maintain an adequate health insurance plan while traveling abroad. The University feels the plan should have the following minimum amount of coverage:

- Medical expense coverage of \$100,000 per injury or sickness.
- Accidental death & dismemberment indemnity in the amount of \$10,000.
- Repatriation expense benefits of \$15,000.
- Medical evacuation benefits of \$50,000.
- Family air fare expense of \$1,500.
- Overseas travel and assistance Services

### *Where can I purchase this insurance?*

- Somerton Study Abroad: 1-800-853-5899 or <https://www.somerton-ins.com> Click on "Student Health Plans." Plan is called Western Washington University - Study Abroad
- CISI: 1-800-303-8120 or <http://www.culturalinsurance.com/>, click on Plans for Individuals
- HTH Worldwide: 1-800-242-4178 or [http://www.hthstudents.com/healthInsurance\\_selectState.cfm](http://www.hthstudents.com/healthInsurance_selectState.cfm), click on U.S. Study Abroad Health Plan
- IMG: 1-800-628-4664 or <http://www.imglobal.com/> click on Choosing the Right Coverage

### *What if my medical insurance provides some coverage abroad?*

Typical medical insurance plans providing coverage while abroad do not provide medical evacuation benefits, repatriation expense benefits and other important travel services. So, to enhance the coverage provided by the traveler's existing medical plan, the following travel assistance programs are available:

- Int'l SOS: 1-800-767-1403 or <http://www.internationalsos.com/enroll>
- ISIC The International Student Identity Card: 1-800-226-8624 or <http://myisic.com/MyISIC/>

**Note:** Not all plans meet the University's recommendations. Make sure that you become familiar with an individual plan's eligibility requirements, coverage, limits, exclusions and premiums before purchasing it. Be certain the plan meets your personal needs for health insurance coverage.

If you have any questions, please contact International Programs & Exchanges at 650-3298 or Risk Management at 650-3065.