

## FOREIGN TRAVEL INSURANCE COVERAGE

ISU has an insurance policy through our State Insurance Program with ACE American Insurance Company that protects our employees while on University business traveling outside the United States, its territories, and Puerto Rico. The ACE Executive Assistance Service provides personal assistance services 24 hours a day, seven days a week, anywhere in the world, to help State of Idaho employees who travel overseas with medical, legal, and/or personal emergencies. Services include, but are not limited to:

Medical Assistance - including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, medical evacuation to an adequate facility, medically necessary repatriation, and return of mortal remains.

Personal Assistance - including pre-trip medical referral information, emergency medication while on trip, lost document assistance, emergency cash advance, translator/interpreter access, medical benefits verification and medical claims assistance, as well as embassy and consular information.

Travel Assistance - including emergency travel arrangements, return of traveling companion/dependents and return of vehicle. Contingent Auto Liability Coverage - \*foreign travelers renting vehicles abroad should **always** purchase auto insurance in the applicable country first. This coverage would be secondary to that insurance.

**\*This Foreign Travel Assistance does not provide supplemental health or medical coverage. If you are a University employee injured while traveling on official University business, you are covered through workers' compensation.**

**\*\*Your personal health insurance coverage applies if you are injured during a personal portion of your trip.** Employees should check with their health insurance carrier(s) for more details regarding personal medical coverage while traveling abroad. For ISU employees covered under Blue Cross, you may contact [www.bcbs.com/coverage/bluecard/bluecard-worldwide.html](http://www.bcbs.com/coverage/bluecard/bluecard-worldwide.html)

Travel Warnings for the country you are about to visit are available on the Department of State's website: [http://travel.state.gov/travel/cis\\_pa\\_tw/tw/tw\\_1764.html](http://travel.state.gov/travel/cis_pa_tw/tw/tw_1764.html)

The **ACE BROCHURE** Assistance Identification ("wallet") cards outline foreign travel assistance services and contact numbers in further detail. To obtain a card, as well as additional information, please contact ISU Risk Management Office at 282-3234.

**NOTE: There may be occasion when ISU employees choose to include family members in travel to a foreign designation. ISU does not provide health or accident benefits to family members while traveling with you. Any costs incurred during the course of your travel by any family member, including minor children or children for whom you are a guardian are the sole responsibility of you or your family member. Contact your health insurance provider for details regarding coverage for your family members while traveling outside the United States.**