International Travel

Resources for Travelers & Insurance for MIT Students

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EHS Dept – Safety Seminar
54-100

Prepared by: Program Manager for International Safety & Security & Office of Insurance

Presented by: Sandy Mitchell, Director of Insurance
Questions?

- Students / Faculty / Staff

- Who has traveled abroad on behalf of MIT?

- Who is planning to travel abroad on behalf of MIT?

- For the Faculty & Staff: How many of you have taken students abroad on behalf of MIT?
Items of Importance for persons traveling Internationally on behalf of MIT

I. Resources

II. MIT Travel Risk Policy

III. Emergency Services

IV. Travel Registration

V. Health Insurance Coverage for Students when Traveling Internationally
I. Resources

- Program Manager for International Safety & Security – ISOS and Security Related Questions
  
  Todd Holmes: 617-324-7696
  tholmes@mit.edu

- Office of Insurance – International Health Insurance
  
  Sandy Mitchell: 617-324-7117
  slmitch1@mit.edu

  Sarah Voigt: 617-324-5031
  svoigt@mit.edu

- ISOS: Toll Free Calls accepted: 1-215-942-8226

- ICC website: http://icc.mit.edu/traveling-abroad
I. Resources (cont’d)
International Safety & Security (Todd Holmes)

Core Services & Support

- **Traveler preparedness:** Help to prepare travelers, DLCs, and student academic program managers on travel related risks & mitigations
- **Incident response:** Responds to international incidents that do or may impact MIT travelers (students, faculty, staff)
- **Crisis response:** Leads / coordinates International Emergency Team (Institute-wide crisis response team)
- **Monitoring:** Maintains global situational awareness
- **Analyze & Assign Country Risk:** Custodian of MIT’s Travel Risk Policy
  - High Risk Travel destination review and decision support

On the horizon – Travel Risk Registry
I. Resources (cont’d)
International Safety & Security (Todd Holmes)

Before you go
• Travel Clinic
  - Traveler’s illness (viral/microbial)
• Standing Travel Advice
  - Lodging safety
  - Road & transportation safety
  - Crime
  - Geo-Political
  - Natural Disasters
• SOPs to avoid incidents
• Travel Specific Advice:
  - Woman Travelers
  - LGBTQ Travelers

Once there
• Contingency Plan
  – Design prior to trip
  – Review in country
  – How go get help
  – Get to a safe place
  – Get out
II. MIT Travel Risk Policy


• Policy set to ensure that all members of the MIT community are able to make well-informed travel decisions.

• Guidelines outline definitions of MIT travel, the various levels of travel warnings (extreme, high, moderate) and the policies that apply to travel for MIT.

• Student travel may be restricted as outlined in the policy. Students **CANNOT** travel to any country with an ‘Extreme’ or ‘High’ risk designation (on travel risk policy) unless a travel waiver is granted. *(Policy applies even if student traveling w/ MIT faculty or staff member)*

II. MIT Travel Risk Policy – Continued

• Signed ‘acknowledgment of risk’ Travel forms required for travel.
  

• **NOTE**...All countries have risk – Read the DOS Country Specific Information & access the International SOS medical and security information.
III. International SOS (ISOS)
International Emergency & Support Services

https://insurance.mit.edu/services/international-travel/international-sos

• MIT’s contracted international medical and security assistance provider. (ISOS is a service provider. It is neither a substitute for, nor a supplement to, personal health insurance.)

• Provided to students (MIT-business only & for 14 days prior OR after trip) and to faculty/staff (business & personal).

• Call **COLLECT** 24/7 from anywhere in world
  011-215-942-8478
III. International SOS (ISOS)
International Emergency & Support Services

• Services provided
  • Country medical and security risks
  • Recommended service providers in country
  • Email alerts and travel briefs
  • Country-relevant travel risk information
  • Evacuation* assistance (medical & security)
    (*ISOS does not extricate from dangerous environments. Security planning requires to determine who would provide that well in advance of departing to the location.)

• Visit MIT’s ISOS program portal which provides a wealth of resources on country-specific medical and security travel advice.
Before you Travel

• Download ISOS App. On your Smartphone’s browser go to: app.internationalsos.com

• Once downloaded, launch the App and login using MIT’s ISOS Membership Number – 11BSGC000066

• Obtain ISOS Card (download or contact Todd Holmes and/or Sarah Voigt) [see resources page]
While abroad, call when you:

• Need health and safety advice;
• Need to speak with an experienced, internationally-trained doctor or medical professional;
• Need a local doctor or other provider credentialed by International SOS;
• Require supplies of medication or equipment;
• Need assistance due to the loss of travel documents.
IV. Travel Registration

- [Icc.mit.edu/travel-abroad/register-your-travel](https://icc.mit.edu/travel-abroad/register-your-travel)

- An MIT institute-wide travel registry is currently under development

- Student Programs: Registration is currently required for students traveling with MIT sponsored programs.
V. Health Insurance Coverage for Students when Traveling Internationally on MIT related Travel

Disclaimer:

The information contained within is a summary of features and benefits of coverage provided under the MIT Study Abroad Insurance Program issued by Federal Insurance Company.

This summary is presented as a brief overview for educational purposes. Coverage is governed by the terms and conditions of the insurance policy issued to Massachusetts Institute of Technology.

Any questions should be directed to The Office of Insurance.
Who is Covered

• All registered students of MIT while participating in an educational or research activity, or participating in a class trip for a period less than 365 days.

• Coverage extends to recent MIT graduates that participate in an MIT related trip that occurs within 3 months of graduation. (Registration in program must be done prior to graduation.)
V. Health Insurance Coverage for Students when Traveling Internationally on MIT related Travel

Who is **NOT** Covered for Medical Coverage

- Medical coverage is **NOT** extended to neither **non-MIT** students participating in an MIT program **nor** to an MIT students’ family members

- Faculty and Staff are **NOT** covered by this Program and should refer to their MIT Medical Insurance Plan or whatever other insurance plan may be providing their health coverage. (MIT Medical Insurance does provide worldwide coverage.)

- Support services (such as evacuation and medical referral assistance) will continue to be provided to alumni, visiting students, cross registered students, volunteers and affiliates of MIT when participating in an approved MIT organized, led or financed program, project or trip.
V. Health Insurance Coverage for Students when Traveling Internationally on MIT related Travel

WHEN DOES COVERAGE BEGIN?:

- The date the MIT Registered Student departs for the educational, research activity or class trip/program on behalf of MIT*

WHEN DOES COVERAGE END?

- The Date that the above trip ends and the student returns from such educational or research activity or class trip/program.

Coverage is also provided 14 days prior/after the trip (but not both). Coverage automatically ends upon the students return to MIT or their home country upon the end of the trip.
V. Health Insurance Coverage for Students when Traveling Internationally on MIT related Travel

PRIMARY COVERAGE:

• Coverage provided by the MIT Study Abroad Insurance program is Primary coverage.

• Other health care coverage would apply excess and should be maintained due to coverage limitations and exclusions included under the MIT Study Abroad coverage form.

TO FILE A CLAIM (when traveling abroad)

• Call ISOS: 011-215-942-8478 (collect calls accepted)
• ISOS MUST be involved in the management of medical services for coverage to be applicable
V. Health Insurance Coverage for Students when Traveling Internationally on MIT related Travel

**WHAT IS COVERED:**

- **Medical Expense Benefit:** $100,000 per Insured Person
- **Deductible:** $0
- **AD&D:** $25,000 per Insured Person
- **Mental or Nervous Condition:** $5,000 per Insured Person
- **Physical Therapy:** $5,000 per Insured Person

All other standard ISOS services, including, Security, Medical and Natural Disaster evacuation are included.

Coverage is provided for the reasonable and customary charges for Medical Services provided in the care and treatment of sickness or accidental bodily injury.
WHAT IS COVERED CONTINUED:

Medical Services are defined as:

Coverage for expenses due to accident/injury incurred while studying abroad. **NO** benefits are payable for expenses once a student returns to the US, or their home country after the conclusion of the MIT trip.
V. Health Insurance Coverage for Students when Traveling Internationally on MIT related Travel

WHAT IS COVERED CONTINUED:

Medical Services are defined as:

• Medical care and treatment by a Physician
• Hospital room and board and Hospital care, both inpatient and outpatient;
• Drugs and medicines required and prescribed by a Physician;
• Diagnostic tests and x-rays prescribed by a Physician;
• Transportation of an Insured Person in an emergency transportation vehicle from the location where such person becomes injured to the nearest Hospital where appropriate medical treatment can be obtained;
• Dental care and treatment due to an Accidental Bodily Injury
• Physical Therapy, including diathermy, ultrasonic, whirlpool or heat treatment adjustment, manipulation, massage and the office visit associated with such therapy;
• Treatment performed by a licensed medical professional when prescribed by a Physician, if hospitalization would have been otherwise required;
• Rental of durable medical equipment;
• Artificial limbs and other prosthetic devices
• Orthopedic appliances or braces.
WHAT IS NOT COVERED:

Medical Services do NOT included:

• Medical care and treatment by a Physician
• Hospital room and board and Hospital care, both inpatient and outpatient;
• Drugs and medicines required and prescribed by a Physician;
• Diagnostic tests and x-rays prescribed by a Physician;
• Transportation of an Insured Person in an emergency transportation vehicle from the location where such person becomes injured to the nearest Hospital where appropriate medical treatment can be obtained;
• Dental care and treatment due to an Accidental Bodily Injury
• Physical Therapy, including diathermy, ultrasonic, whirlpool or heat treatment adjustment, manipulation, massage and the office visit associated with such therapy;
• Treatment performed by a licensed medical professional when prescribed by a Physician, if hospitalization would have been otherwise required;
• Rental of durable medical equipment;
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• Orthopedic appliances or braces.
Exclusion Examples

- **Extreme Sports** –
  - scuba diving > 100 ft;
  - skydiving;
  - hang-gliding or paragliding;
  - parascending (other than over water);
  - bungee jumping;
  - mountaineering or rock climbing normally requiring the use of guides or ropes;
  - caving.

- **Illegal Acts** – commission or attempted commission of a felony or being engaged in an illegal occupation.

- **Incarceration** – while the person is incarcerated after conviction

- **Intoxication** – as defined by the laws of the jurisdiction where the Accident occurs
Exclusion Examples - Continued

- **Narcotic** – being under the influence of any narcotic or other controlled substance at the time of a loss. (Exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.)

- **Operation of a Motor Vehicle without a Required License**
  - without the proper license to operate such vehicle in the jurisdiction where the Accident/Injury occurs.

- **Participation in Organized Sports** – in a professional, intercollegiate or interscholastic sports.

- **Participation in a Race or Speed Contest** - engaged in or participating in a motorized vehicular race or speed contest.

- **Other Exclusions**: Aircraft pilot or crew, Owned/leased/operated aircraft, rocket propelled or rocket launched conveyance, service in the armed forces, specialized aviation, war.
V. Health Insurance Coverage for Students when Traveling Internationally on MIT related Travel

• **1\textsuperscript{st} responder of coverage:**
  MIT – International Student Health Insurance
  If not covered here then –

• **2\textsuperscript{nd} responder of coverage (excess provider):**
  MIT Student Extended Insurance Plan
  – or Other Applicable Insurance Plan
  If not covered here then –

• **3\textsuperscript{rd} responder:**
  Student Responsibility to Pay