

FACULTY RISK

For YOU and your family, preparing for the unexpected

REGISTER WITH S.T.E.P. – Smart Traveler Enrollment Program, on-line process

AKA “Registering with a local embassy”. (Students are also told to do this.) Use the U.S. Department of State website to register. Synopsis of what this enrollment does:

<https://step.state.gov/step/>

“PURPOSE: To notify U.S. citizens/nationals in the event of a disaster, emergency or other crisis, and for evacuation coordination, the information solicited on this form may be made available as a routine use to appropriate agencies whether federal, state, local, or foreign, to assist the Department in the evacuation or provision of emergency service to U.S. citizens/nationals, or for law enforcement purposes. The information is also made available to private U.S. citizens/nationals, known as wardens, designated by U.S. embassies to assist in communicating with the American community in an emergency.”

Identify the U.S. consular office or embassy that is closest to your program site.

U.S. consular officers assist Americans who encounter serious legal, medical, or financial difficulties but cannot act as your legal counsel or representative. Most embassies and consulates have web sites with more information.

- Carry a card with contact information for the consular office/embassy.
- Consular officers can provide the names of local attorneys and doctors, provide loans to destitute Americans, and provide information about dangerous conditions affecting your overseas travel.
- Consular officers assist with non-emergency civil services.
- Consular officers can notarize documents, issue passports, and register American children born abroad.

INSURANCE

For more information, see our webpage about health insurance. Though this targets students, this site hits some typical topics related to health insurance:

<http://www.willamette.edu/dept/oie/abroad/accepted/health%20insurance/index.html>

International summer programs INCLUDE a study abroad health insurance through CISI.

HEALTH INSURANCE: BRING WITH YOU ALL CONTACT INFORMATION FOR ALL INSURANCE THAT COVERS YOU.

BE PREPARED:

- Prior to leaving the U.S., understand coverage of each plan you have and how to use it while abroad.
- Verify with all of your own insurance carriers that you will be covered in the country(ies) you will be. Bring your insurance card(s), contact details, and policy information with you abroad.
- Review your insurance company’s website so you can quickly find your information on-line.
- Be prepared to pay 100% for healthcare services up front. You need access to funds to do so to make sure you can pay for care at the time of service, even if your insurance will reimburse you later.

- **BRING CLAIM FORMS:** You should collect all the information you need for the form while you are receiving service. Know how to file a reimbursement claim with your insurance company including all the documentation you need from your health services.
- Not all plans follow the same procedures. Some carriers, especially HMOs have very strict procedures and stringent requirements for coverage abroad. **BE SURE** you understand how that may impact you.

THROUGH WU, you have three plans that cover you beyond your own health insurance.

See section called TRAVEL ACCIDENT, ILLNESS, SECURITY ASSISTANCE COVERAGE about these plans.

TRAVEL accident, illness, and security assistance COVERAGE

IMPORTANT: Travel policies and health insurance (if they have travel assistance help) policies require that you use the insurance company's travel assistance provider if you need access to emergency travel help of any kind. Some low level medical care may not need that direct contact immediately. Read all policies to understand exactly what kinds of services are included and how to "activate" the coverage. **BRING ALL CONTACT INFORMATION FOR ALL COVERAGE** that you have.

Willamette carries general coverage for foreign travel and for regular business travel as well.

- **WU Foreign Liability Policy** –This policy covers STUDENTS and FACULTY/STAFF. This policy is specifically under the coordination of university risk management. The contact person is Danita Chapin dchapin@willamette.edu. If you have questions about WU coverage, please reach out to Danita for information and any documents you might need to access this coverage for you or for students.

It is OK to start a "case" with a coverage provider even if you do not end up needing any service. Once you have a case in place you will have help from the company to make arrangements that are needed and they will pay up to the coverage limits.

NOTE: Healthcare and health transportation costs, personal liability, and protection of personal property are ultimately the responsibility of the individual whether they are an employee or student. These coverage plans **MUST** be activated by a call to the company (not to WU) prior to service in order to work. WU can assist but you will also work directly with the coverage company.

PAYING FOR medical care, emergency medical travel, etc.- students, faculty, staff.

- **Use personal funds for covering out-of-pocket emergency medical travel or other policy covered services.** Your program budget does not include funding for medical expenses. The purpose of the insurance is to "fund" those expenses even though reimbursement happens after the fact. Each individual should use their own funding to cover their own expenses and get the appropriate information to complete the claim forms. *It can seem helpful to cover small medical bills for students but, unless they are able to immediately repay you, it complicates the process of getting insurance reimbursement.* Proof of payment alone is not enough for reimbursement, all the information requested on the claim form is needed.
- **Complete Claim Forms while care is being received.** Ultimately, funding will be from the insurance/travel policy based on your (or students') actions to get reimbursed. This applies to students as well. As a faculty member with students, you should assist students in identifying what steps are needed to satisfy coverage requirements with any insurance they need to use. Contact OIE if you have questions.
- **USE THE EXISTING TRAVEL ASSISTANCE POLICIES TO DETERMINE WHAT PAYMENT ARRANGEMENTS THOSE PLANS CAN HELP WITH.** Use services and healthcare providers that these assistance policies tell you to use.

- IF you must use university funds to cover costs (for you or for students) because no other arrangements can be made to satisfy the immediate situation (personal credit card, ATM cash, payment arrangement), repayment to the University is required as soon as you have returned to the U.S. You should not “pair” it with any reimbursements you expect for your travel.
- ALWAYS seek guidance from all insurance companies involved before or as soon as possible when high level medical care (even if it seems minor at first) is needed or when emergency travel MAY be required.

MEDICAL EVACUATION (emergency travel related to medical condition) and REPATRIATION OF REMAINS COVERAGE

PRIOR TO ACTION: YOU must activate (i.e. “open a case”) by calling the insurance company. If the group purchased CISI, use that first. Otherwise, use the Willamette University (employees and students) coverage for these services through the WU Foreign Travel policy. You may wish to acquire a higher level of coverage for these services for yourself by purchasing a travel insurance policy.

TRAVEL INSURANCE- to consider purchasing on your own

Each individual has unique needs and abilities (and finances) to cope with unexpected events while traveling.

Travel insurance policies often include coverage for the following:

- trip cancellation;
- loss/damage/theft of baggage and personal effects;
- limited accident/illness coverage;
- medical evacuation and repatriation of remains coverage;
- personal liability coverage.

Often personal belongings are covered in renter’s/ homeowner’s insurance policies. Check this out before you leave! Your insurance broker can tell you if you can purchase a rider on your existing insurance for personal liability, coverage of possessions, extra travel insurance, etc. that work while you are abroad. BRING WITH YOU ALL CONTACT INFORMATION FOR ALL INSURANCE THAT COVERS YOU.

PERSONAL VEHICLE RENTALS ABROAD

Use public or privately contracted transportation services when conducting program related business and spending time with students. If you rent a vehicle on your own, AVOID transporting students. Do not encourage students to rent vehicles (this includes mopeds, autos, etc.). Although you cannot prevent it, as a representative of the University you MAY NOT encourage or condone personal rentals.

GENERAL

- Make arrangements for a family member or close friend who has a current, valid passport to be prepared to come to your assistance if needed.
- Leave information about your itinerary with contact information with a trusted family member, colleague, or friend in the U.S. in case you need someone to intervene on your behalf. Although the Office of International Education, Human Resources, and university officials will assist in any way possible, it is highly recommended that you have someone outside of the University too who can provide important and/or personal information in a critical situation.
- There are various resources on our Tips & Resources webpage that you may wish to review and point out to students-
<http://willamette.edu/dept/oie/abroad/accepted/tips/index.html>