



## International Travel Insurance Program FAQs

**PLEASE NOTE – This material is for informational purposes only. Please refer to the policy for complete coverage terms and conditions.**

### **Parties involved in the International Travel Insurance Program**

**EIIA** – Member-owned consortium which places the insurance coverage and assists when there are issues around coverage or claims.

**Healix** – Our Travel Assistance Partner, serving as a resource for institutions, participants, and parents. Healix offers emergency assistance, questions about coverage, and provides information on medical facilities and country-specific details. Contact information is provided below.

**Everest** – The insurance carrier for emergency medical coverage, evacuation, trip cancellation, trip interruption, trip delay, and other emergency services for participants on a covered trip. Everest also manages the reimbursement claim. All claim forms should be submitted to Everest, who is the in-house claims administrator. Their contact information is listed on the forms.

**Hartford Insurance** – provides excess auto liability, general liability, property, and workers compensation coverage for participants during a covered trip.

### **Who is covered?**

All Full-Time and Part-Time Employees, including Faculty Members on a Sabbatical Trip, All Students/Participants of a Sponsored International Educational Programs enrolled at a participating EIIA member institution including Alumni, Chaperones, Board Members, Trustees, Spouses, Domestic Partners, Dependent Children, and Other Participants while traveling with a companion specifically to assist with any medical needs or community participants who may be filling spots on a trip but not otherwise a covered individual.

### **What services can be provided during my trip?**

Here are some examples of the services that may be provided to you while you are participating in your study abroad program:

- a. Emergency Medical Care (coverage up to \$150,000 per person): Healix will also advance payment of medical expenses for medical facilities within the Healix Network of providers.
- b. Behavioral Health: There are both virtual and in person options available through Healix and their partner TELUS Health. For more information contact Healix or access it through the Healix app.
- c. Lost/Stolen Checked Baggage (coverage \$100 per kilo/pound up to \$750): Healix will assist with the return of lost/stolen luggage by coordinating efforts with the commercial airline or others. \$0 coverage for electronics and jewelry.
- d. Lost/Stolen Travel Documents/Travel Tickets (coverage up to \$1,000): will assist in efforts to replace lost or stolen travel documents (passport, visas, tickets, etc.).
- e. Identity Theft Expense Benefit (coverage up to \$1,000): Protection against credit card fraud and counterfeiting along with theft of identity.
- f. Emergency Evacuation for Medical, Security, or Natural Disaster: coverage for up to \$100,000 per person or \$1,000,000 per occurrence.
- g. Emergency Telephone Translation Assistance: in emergency situations, multilingual counselors are available for telephone translation services in all major languages.

### **What medical treatment is covered?**

The policy is an International Accident and Sickness Policy, so any treatment necessary due to a covered accident or emergency sickness will be covered up to \$150,000 per person. Pre-existing conditions are covered up to \$50,000 per person. The first treatment must occur within 30 days of the covered accident or initial onset of sickness. Preventative, routine, pregnancy, normal dental and elective care visits are not covered. For example, if a covered participant falls and breaks a leg or has an appendicitis attack, it would be covered. Birth of a child or teeth cleaning at a dentist would **not** be covered.



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### **Where do I go for emergency medical treatment?**

A participant can go to any medical facility, but there are benefits to remaining in the Healix Network as you may not have to pay out of pocket at the time of treatment or release and then wait to be reimbursed later. Healix has a network of almost 65,000 providers. To get the information on the closest facility, please contact Healix.

### **Who pays for emergency medical treatment?**

If you have used one of the medical facilities Healix referred you to, then they may have agreements in place for the facilities to accept the guaranteed payments. In these cases, Healix will pay directly for the services. Some locations will only accept local currency (cash) and if possible, Healix will send a local agent to take care of the bill. Infrequently there are situations when the local agent is not available, or the facility is out of Healix's network. In these situations, the injured party may need to pay for services and then submit a claim form to be reimbursed by Everest. There is a \$0 deductible.

### **Trip Cancellation Coverage**

**Please note – only limited causes are covered.** The coverage provided for Trip Cancellation is limited to medical based issues. Trip Cancellation includes coverage for an unforeseen medical emergency and a doctor's determination restricts travel for the participant. Trip Cancellation is only for when the participant has not left for the trip. To file a claim, please complete the **Claim Form** on the EIIA website. The benefit maximum is \$2,500. For specific exclusions on the Trip Cancellation benefit please contact Healix.

### **Trip Interruption Coverage**

**Please note – only limited causes are covered.** The coverage for Trip Interruption includes emergency illness or a covered injury which postpones the travel (to or from the destination once on the trip, not pre-trip) or causes a return home, weather related delays, and organized strikes. The qualifying medical condition must include the participant. The Trip Interruption benefit covers change fees for common carriers and hotels, forfeited non-refundable fees for a common carrier, and additional transportation expense (less any available refunds) to rejoin the covered trip or return to the place of origin. To file a claim, please complete the **Claim Form** on the EIIA website. The benefit maximum is \$2,500. For specific exclusions on the Trip Interruption benefit please contact Healix.

### **Where do I obtain International Insurance Cards?**

These cards can be downloaded from the EIIA website (in the International Travel area). Participants can print them on their own. You do not need to have an Insurance Card for coverage to be active, but the card contains important contact information.

### **What is the coverage area for this policy?**

This policy covers travel outside of the United States, or the participant's Home Country or country of permanent assignment while on an institution sponsored trip. Home Country means a country from which the Insured Person holds a passport. If the Insured Person holds passports from more than one country, the Home Country will be the country declared in writing at the time of the claim. We recommend if the United States is one of the countries where a passport is held, that be your Home Country as coverage is fully excluded within your declared Home Country. For employees of the institution, they may be covered by workers compensation while acting within the scope of their employment. **There is a country specific exclusion for Cuba. Please see below details.**

### **Can I travel to Cuba?**

Countries on the OFAC list are put there by the government, and there are restrictions on who can travel to Cuba and for what reasons. The liability coverage contains a Cuba travel exclusion until acceptable documentation is received from the institution detailing the institution's trip compliance with OFAC regulations. To learn more about what documentation is required and how to submit the documentation, see "[Travel Considerations for Cuba.](#)"



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### **Does coverage exist for personal travel?**

There is a personal sojourn extension that provides coverage if the covered participant has personal travel in conjunction with an institution sponsored trip. There is no limit to the number of days that can be added to the trip. Personal travel includes travel to countries other than the country of study, but it must be either immediately before or after an institution sponsored trip.

### **If a student is hospitalized, does insurance provide for a family member to travel overseas?**

The insurance will pay up to \$3,000 for round trip tickets. In addition, up to \$200 per day for hotel accommodations and up to \$100 a day for meals up to a maximum of 7 days. The participant must be Hospital Confined at least 1 day for the benefit to be applicable. We will cover a maximum of 4 immediate family members. **These benefits MUST be preauthorized by Healix.**

### **Are Evacuation Services covered?**

Yes, coverage is in place if medical evacuation is deemed necessary as well as evacuations for security and natural disasters. Each situation is covered up to \$100,000 per person (\$1M per occurrence) to return to the participant's home country or nearest place of safety depending on the circumstances. Coverage for those in their Home Country is excluded other than for Medical Evacuation. Additionally there is Pandemic or Epidemic Evacuation in the policy. The Pandemic must be declared while the participant is on a covered trip outside of their home country. **Healix MUST approve and coordinate all evacuations for coverage to apply.**

### **Is there coverage for a security evacuation if there is no alert and we want to end or cancel a trip?**

No, without a national declaration identifying a security incident from Healix, coverage will not be in place.

### **Is personal property covered?**

No, with the exception of Lost/Stolen Checked Baggage, which is covered up to \$100 per kilo/pound up to a maximum of \$750 per covered person per trip.

### **Healix Contact Information**

The travel assistance partner for the EIIA International Travel Program is **Healix**. The phone number for Healix is 1-833-209-7075 (US or Canada) or + 1-312-638- 6995 (International) and the email address is [EIIA@healix.com](mailto:EIIA@healix.com). **Please note it is always best to call or use the Emergency Assistance button on the Helix Travel Oracle app in an emergency, not to email.**

### **Healix Website & App**

Instructions on how to access the new Healix site and app are available through the EIIA website. The app also has a button that you can click to immediately be routed to Healix so you do not need to remember the number.

To ensure these services are only available to EIIA Members, we have posted the instructions and registration information in the EIIA Members section. The site is accessible to anyone associated with an EIIA Member Institution, but we need to protect who has access. EIIA Member Institutions can enter through the EIIA website ([www.eija.org](http://www.eija.org)), click on the Sign In tab at the top right corner. The directions will be found under "Quick Links" on the right side. If you are an EIIA Member Institution and do not have access to the Member section of the EIIA website, please contact your Institution's International Director of EIIA Risk Management Director. For participants or parents, please contact your institution's International Director.

### **How do I get security information or alerts for the location where I will be traveling?**

Global security information and Alerts can be found through the Healix website or on the app. For Security information, you can click on "Country Profiles". Please see the Healix app instructions for additional information. You can also receive email alerts by signing up [here](#).



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### **Is the international coverage primary or secondary?**

The international travel insurance provides primary accident and sickness insurance. The coverage includes reasonable and customary charges for covered medical expenses incurred by an insured person for the treatment of injury or sickness that occurs while on an institution sponsored trip.

### **Does the coverage change based on the Travel Advisory Level?**

No, coverage for the International Accident and Sickness policy including evacuations is the same regardless of the Travel Advisory level of the country that is visited by the participant. Some exclusions may apply for war risk countries. Please check if you have questions.

### **War Risk**

The institution must notify EIIA/Everest for there to be coverage in place when visiting Afghanistan, Iran, Iraq, Ukraine, Russia, Belarus, Israel – Gaza Strip & West Bank Only. There is still coverage for accident/sickness, but not anything related to war or terrorist activities.

### **How do I report a claim?**

All International Claims should be reported to Healix at 1-833-209-7075 (US or Canada) or + 1-312-638-6995 (International) or email them at [EIIA@healix.com](mailto:EIIA@healix.com). Reimbursement for payments can be collected by using the Claim Form available on the EIIA website.

### **How do I get reimbursed for medical treatment that I had to pay for on my own?**

If you paid for medical services out of pocket, you may be reimbursed by submitting a **Claim Form** on the EIIA website. Along with the claim form, you need receipts showing proof of payment. This information should be submitted with this information listed on the claim form. Reimbursement is generally provided within 30 days of completing a submission.

### **Can the institution reimburse the participant or just pay the expenses and then seek reimbursement from the insurance provider?**

An institution can do either, but please be sure to note this on the claim form so the adjuster understands the circumstances and does not question the institution's request for reimbursement.

### **What about medications? What can I get through customs?**

If you are taking prescription medication with you on your trip contact Healix to make sure you are aware of any country restrictions and policies. You can call Healix at 1- 833-209-7075 (US or Canada) or 1-312-638-6995 (International) or email them at [EIIA@healix.com](mailto:EIIA@healix.com).

### **What coverage is provided to international participants traveling in their Home Country?**

Within the policy, Home Country means a country from which the Insured Person holds a passport. Coverage is provided when the participant has left the US on a Covered Trip.

If the Insured Person holds passports from more than one country, the Home Country will be the country declared in writing at the time of the claim. We recommend if the United States is one of the countries where a passport is held, that be your Home Country as coverage is fully excluded within your declared Home Country.

### **Home Country Benefits:**

Emergency Medical	\$10,000
Emergency Reunion Benefit	Excluded
Medical Evacuation	\$1,000,000
Natural Disaster Evacuation	Excluded
Repatriation of Remains	\$1,000,000
Security Evacuation	Excluded
Workers Compensation and all other benefits	Full limits available

### **Who do I contact if I have questions about the program and coverage available?**

The EIIA website provides a great deal of information on the program. If you cannot find the answer



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there, call Healix at 1-833-209-7075 (US or Canada) or + 1-312-638-6995 (International) or email them at [EIIA@healix.com](mailto:EIIA@healix.com). Calling that specific number will alert Healix that you are a member of EIIA. You will just need to tell them which institution you are from.

### **Do I have coverage when traveling in the United States?**

If you are an enrolled student or faculty member traveling on a school sponsored approved trip more than 100 miles from your permanent address or campus address you have assistance services available to you.

**THERE IS NO MEDICAL COVERAGE WHEN TRAVELING IN THE UNITED STATES;** you must still make sure you have appropriate medical coverage!

The following coverage is available for eligible domestic trips:

<b>Benefit per Covered Person</b>	<b>Benefit Maximum</b>	<b>Deductible</b>
Accidental Death & Dismemberment Benefit	\$50,000 per Covered Person	\$0
Emergency Medical Evacuation Benefit Rider	\$100,000 per Covered Person per Covered Accident	\$0
Repatriation of Remains Benefit Rider	\$100,000 per Covered Person per Covered Accident	\$0
Natural Disaster Evacuation Expense Benefit	\$100,000 per Covered Person, \$10,000,000 Aggregate Limit	\$0

You will need to contact Healix if you need assistance!



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### What to do in case of a Medical Emergency:

**If it is a life threatening emergency, please call 911 or the country's equivalent**

#### **Student, Faculty, Staff, Other Participants**

We recommend making your phone calls in the following order:

1. Call Healix for all emergency travel, accident and emergency sickness assistance 1-833-209-7075 (US or Canada) or + 1-312-638-6995
  - It is important that the sick/injured individual call if at all possible so they can provide Healix with the necessary consent to work with the hospital. This will streamline the assistance and payment process.
2. Inform you trip leader or host family.
3. Inform your Global Studies Department.

#### **Family of a Student – (Your student had a medical emergency)**

We recommend making your phone calls in the following order:

1. Make sure that your student has called Healix at 1-833-209-7075 (US or Canada) or + 1-312-638-6995 (International). **Your student needs to call from their location. It is important for location services.**
2. After your student has called Healix then ask for the claim number, this claim number is associated with your student.
3. If the student provided consent, you may call Healix at 1-833-209-7075 (US or Canada) or + 1-312-638-6995 (International) for a status of your student's condition/situation using the claim number.

**Please remember that Healix must follow privacy laws while disseminating medical information so they may not be able to answer all your questions.**



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This document is presented to EIIA members strictly as a guideline. As individual circumstances may vary, the contents and concepts presented should be reviewed and amended as necessary to properly address your institution's unique exposures. Additionally, it is recommended that the contents and concepts presented be reviewed in the full context of its use with legal counsel prior to implementation.

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