

Medical Care and International Travel for Emory Faculty and Staff

If you travel outside the United States, either for business or personal reasons, Emory provides resources that may assist you.

Your Aetna medical insurance provides coverage while you are travelling outside of the United States. In addition to your medical insurance under the Emory group medical plans, International SOS provides assistance with obtaining medical care when you are traveling on Emory business. ISOS assistance is also available for a spouse, life partner, or dependent child who accompanies you on Emory business travel. Some of these services will require reimbursement or result in an additional charge. If you request a service that has an additional charge, International SOS will inform you in advance and will require a credit card to activate the service. In most instances, medical expenses incurred abroad will have to be paid out of pocket and reimbursement sought later from your insurance carrier. For example, ISOS can give you a free referral to a physician or hospital in the country in which you are traveling. If the incident is not a workers' compensation issue, however, you will be responsible for the costs of your medical care. Information can be found at

http://www.international.emory.edu/travel_resources/faculty_staff/medical.html#isos

ISOS assistance includes:

Medically supervised repatriation	Medical and dental referrals
Emergency evacuation	Pre-trip information on travel health issues (Country Guides)
Companion ticket	Outpatient referrals
Additional travel and accommodation arrangements after medical evacuation	Outpatient case management
Repatriation of mortal remains	Claims assistance
Return home of minor children	Outpatient medical expense guarantee and payment
Medical monitoring	Inpatient medical expense guarantee, cost review and payment
Inpatient admission and identification of receiving physician	Dispatch of medication and medical supplies
Emergency and routine medical advice.	

While traveling on Emory business, you should carry the International SOS membership card with you at all times (it can be printed from the ISOS web site). In the event of an emergency or to utilize any of the ISOS medical or travel services, call the Philadelphia alarm center or any of the other emergency phone numbers listed on the card. To ensure a prompt response when calling, you should be prepared to provide the following:

- Your name, location, age, gender and nationality

- Your International SOS membership number: **11BYSG000003** (use this code to access the Emory University International SOS web site)
- The telephone number from which you are calling (in case you are disconnected)
- Your relationship to the Emory University student, faculty or staff member (if the person calling is not the student, faculty or staff member)
- Name, location and telephone number of the hospital, clinic or treating doctor (when applicable)

The chart below shows how your medical care will be covered while traveling internationally:

	Emergency, Urgent, Acute Care	Routine and Non-Urgent Care
Patient is covered by an Emory medical Plan	<p>Contact Aetna’s National Medical Excellence Unit immediately at 877-212-8811. Care is covered at the “in-network” level of benefits.</p> <p>The employee is responsible for paying all medical expenses at the time they are incurred (except as noted below for business travel), as most international facilities and providers do not have contracts with Aetna for insurance payments. Claims must be filed with Aetna to seek reimbursement of covered expenses.</p> <p>For work related travel, or for personal travel 7 days prior or 7 days following work-related travel: If necessary, ISOS will guarantee payment to the facility to secure treatment for the employee, spouse, dependent children, or life partner traveling with the employee, if approved by Emory. Note: the employee is responsible for associated copayments or coinsurance for the benefits received, and claims must be filed to reimburse Emory for the guarantee payment made on the patient’s behalf. The employee is responsible for reimbursing Emory for all money advanced on his or her behalf, or on behalf of his or her spouse, dependent children, or life partner, regardless of the amount received from their personal insurance carrier.</p> <p>For personal travel not associated with business travel: Not covered by Emory’s contract with ISOS. Discounted individual policies with ISOS may be purchased online or by calling 1-800-523-8662.</p>	<p>Routine/non-urgent care is generally covered at the out of network level.</p> <p>The employee is responsible for paying all medical expenses at the time they are incurred, as most international facilities and providers do not have contracts with Aetna for insurance payments. Claims must be filed with Aetna to seek reimbursement of covered expenses.</p> <p>ISOS does not provide payment guarantees for routine and non-urgent care but will recommend a physician, dentist or hospital.</p>
Patient is not covered by an Emory medical plan	Contact your insurance carrier immediately to determine how payments should be handled.	Contact your insurance carrier to determine how payments should be handled.

	<p>For work related travel, or for personal travel 7 days prior or 7 days following work-related travel: If necessary, ISOS will guarantee payment to the facility to secure treatment for the employee, spouse, dependent children, or life partner traveling with the employee, if approved by Emory. Note: the employee is responsible for associated copayments or coinsurance for the benefits received, and claims must be filed to reimburse Emory for the guarantee payment made on the patient's behalf. The employee is responsible for reimbursing Emory for all money advanced on his or her behalf, or on behalf of his or her spouse, dependent children, or life partner, regardless of the amount received from their personal insurance carrier.</p> <p>For personal travel not associated with business travel: Not covered by Emory's contract with ISOS. Discounted individual policies with ISOS may be purchased online or by calling 1-800-523-8662</p>	<p>ISOS does not provide payment guarantees for routine and non-urgent care but will recommend a physician, dentist or hospital.</p>
<p>Employees injured due to work-related matters</p>	<p>For injuries or illnesses arising in the course and scope of your employment, contact ISOS for assistance. Also, contact Paula Desroches at 404.686.8587 to immediately begin the workers' compensation claims process.</p>	<p>ISOS will recommend a physician, dentist or hospital. Also contact Paula Desroches at 404.686.8587 to begin the workers' compensation claims process.</p>

In all cases,

- It is important that you are familiar with the specifics of the medical plan in which you are enrolled prior to your trip departure to understand your potential financial responsibility.
- It is your responsibility to file a claim with Aetna for your medical expenses, regardless of how the expenses were paid. Claim forms can be found at www.aetna.com
- The completed claim form along with receipts and documentation of expense or related written materials should be submitted to Aetna within 30 days.
- Drug claims should be submitted to Medco (for Aetna POS plans) or to Aetna (Aetna HealthFund or High Deductible HSA plans).
- All claims must be submitted within one year of the date of the expense to be considered for reimbursement. If filed after one year, claims will not be paid.
- Manual claims processing can take up to three weeks for non-US claims.
- Upon your return from travel, Emory's benefits department can assist with claims submission. Please contact your benefits specialist at 404-727-7613.

- It is your responsibility to reimburse Emory for all advance medical, drug, or other payments made on your behalf or on behalf of your spouse, dependent children, or life partner regardless of the amount received from your personal insurance carrier.