

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. In addition to your medical insurance under the Emory group medical plans, International SOS provides security, natural disaster and medical evacuation services, emotional support services, and emergency medical insurance among other benefits for personnel traveling on Emory business. International SOS assistance is also available for a spouse, life partner, or dependent child who accompanies you on Emory business travel.

Some of these International SOS 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. International SOS will medically monitor and evaluate your condition and ongoing medical expenses during your hospitalization. After approval from Emory University, International SOS can arrange a guarantee of payment for medical fees and expenses. Emergency medical expenses incurred abroad will be covered.

Learn more about Emory’s International SOS program at [https://global.emory.edu/services/travel/International SOS.html](https://global.emory.edu/services/travel/International%20SOS.html), and if you have questions about International SOS benefits, please contact the Global Safety and Security team in the Office of Global Strategy and Initiatives at <https://global.emory.edu/services/contact/index.html> or Kevin Wysner, Program Director for the Office of Insurance Services at 404-778-7937 or kevin.wysner@emoryhealthcare.org.

International SOS assistance includes:

- Emergency evacuation
- Emergency medical insurance coverage
- Emotional support services
- Medically-supervised repatriation
- Companion ticket
- Additional travel and accommodation arrangements after medical evacuation
- Repatriation of mortal remains
- Return home of minor children
- Medical monitoring
- Inpatient admission and identification of receiving physician
- Emergency and routine medical advice

Pre-trip information on travel health issues (Country Guides)

- Medical and dental referrals
- Outpatient referrals
- Outpatient case management
- Claims assistance
- Outpatient medical expense guarantee and payment
- Inpatient medical guarantee, cost review and payment
- Dispatch of medication and medical supplies

EU Benefits “Guide to International Coverage” document update: July 30, 2024

While traveling on Emory business, you should carry the International SOS [membership card](#) with you at all times (it can be printed from the [International SOS Emory web site](#)), and you are encouraged to put the International SOS Assistance app on your phone. Download by using the following QR codes:

iOS Users



Android Users



In the event of an emergency or to utilize any of the International SOS medical or travel services, contact International SOS at +1 215.942.8226 or any of the other phone numbers listed on the card (International SOS will accept collect calls). 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** (this is the Emory University membership number and is the same for all Emory travelers)
- 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 you are not the student, faculty or staff member experiencing the emergency)
- Name, location and telephone number of the hospital, clinic or treating doctor (when applicable)

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The chart below shows how your medical care for employees and dependents enrolled in the Aetna HSA or Aetna POS plans will be covered while traveling Internationally:

	Emergency, Urgent, Acute Care	Non-Emergency Illness Care	Routine and Preventative Care
Patient is covered by an Emory medical Plan	<p>Example: Emergency appendectomy* Health Insurance: Contact Aetna’s Special Case Precertification Unit immediately at 855-888-9046. (This number works worldwide.) 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 (see below for related assistance from International SOS), 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>International SOS Assistance and Coverage: For work related travel, or for personal travel 7 days prior or 7 days following work-related travel: Emory University travelers experiencing medical emergencies are covered by International SOS up to \$500,000. Travelers should call International SOS as soon as possible when experiencing a medical emergency.</p> <p>For personal travel not associated with business travel: This service is not available under Emory’s contract with International SOS. Discounted individual policies with International SOS may be purchased online or by calling 1-800-523-8662.</p>	<p>Example: Sinus infection* Health Insurance: Care for non-emergency illness 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 (see below for a related assistance from International SOS) 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>International SOS Assistance and Coverage: International SOS emergency medical insurance only covers emergency medical events, but International SOS can still provide guidance, referrals, and consultation during non-emergency medical events. At Emory’s request and approval, International SOS can pay up-front costs related to treatment. The employee is still responsible for associated copayments or coinsurance for the treatment received and will need to file claims to reimburse Emory for the up-front payments made by International SOS.</p> <p>For personal travel not associated with business travel: This service is not available under Emory’s contract with International SOS. Discounted individual policies with International SOS may be purchased online or by calling 1-800-523-8662.</p>	<p>Example: Annual physical exam* Health Insurance: This type of care, obtained abroad, is not covered at all.</p> <p>International SOS Assistance: Assistance with associated payments is not provided under Emory’s contract with International SOS.</p>

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<p>Patient is not covered by an Emory medical plan</p>	<p>Health Insurance: Contact your insurance carrier immediately to determine how payments should be handled.</p> <p>International SOS Assistance and Coverage: For work related travel, or for personal travel 7 days prior or 7 days following work-related travel: Emory University travelers experiencing medical emergencies are covered by International SOS up to \$500,000. Travelers should call International SOS as soon as possible when experiencing a medical emergency.</p> <p>For personal travel not associated with business travel: This service is not available under Emory’s contract with International SOS. Discounted individual policies with International SOS may be purchased online or by calling 1-800-523-8662</p>	<p>Health Insurance: Contact your insurance carrier to determine how payments should be handled.</p> <p>International SOS Assistance and Coverage: International SOS emergency medical insurance only covers emergency medical events, but International SOS can still provide guidance, referrals, and consultation during non-emergency medical events. At Emory’s request and approval, International SOS can pay up-front costs related to treatment. The employee is still responsible for associated copayments or coinsurance for the treatment received and will need to file claims to reimburse Emory for the up-front payments made by International SOS.</p> <p>For personal travel not associated with business travel: This service is not available under Emory’s contract with International SOS. Discounted individual policies with International SOS may be purchased online or by calling 1-800-523-8662.</p>	<p>Health Insurance: Contact your insurance carrier to determine how payments should be handled.</p> <p>International SOS Assistance: Assistance with associated payments is not provided under Emory’s contract with International SOS.</p>
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*Examples provided are for illustrative purposes, based on common health situations. Classification and handling of an individual’s health situation will depend on individual circumstances.

In all cases, if you are covered by Emory’s medical plans administered by Aetna:

- It is important that you are familiar with the specifics of the medical plan that you are enrolled in 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 CVS/Caremark

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- 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.

If you are covered by the Kaiser Permanente medical plan:

- It is important that you are familiar with the specifics of the medical plan that you are enrolled in prior to your trip departure, to understand your potential financial responsibility.
- It is your responsibility to file a claim with Kaiser Permanente for your medical expenses, regardless of how the expenses were paid. Claim forms can be found via kp.org under the Coverage and Cost tab by selecting the option to submit a claim.
- 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.
- Drug claims should be submitted to OptumRx using the available form along with the original pharmacy receipt. Credit card receipts are not considered proof of purchase. Reimbursement is not guaranteed and is subject to your plan’s limits, exclusions, and provisions.

Urgent care/ Emergency care Outside the United States:

Members can get urgent care and emergency care anywhere in the world. If you need care while traveling, please go to the nearest hospital. The cost for urgent or emergency care must be paid at the time of service using a credit card or cash. Please call **951-268-3900** for travel support anytime, anywhere (Closed major holidays).

The following information is required for all claims for emergency care outside of the United States:

- Itemized bills (should include date of service, services received, and cost of each item)
- Medical records (copies of original medical reports, admission notes, emergency room records, and/or consultation reports)
- Proof of payment (receipts or bank or credit card statements)
- Proof of travel (copy of itinerary and/or airline tickets)

Kaiser Permanente won’t be able to help manage your care until your emergency or urgent care need is under control or is being managed by a doctor.

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- If you get emergency care, call [1-888-859-0880](tel:1-888-859-0880) when your condition is stable to let us know you’ve been treated for an emergency or admitted to a hospital. If you’re a member in Southern California, please instead call [1-800-225-8883](tel:1-800-225-8883).^{7,8} If appropriate, the doctor treating you can call instead. We’ll talk to the doctor treating you to discuss your condition and health plan coverage, and help you decide what to do next. We have interpreter services that allow us to talk to doctors who don’t speak English.
- Should you need significant medical care, like hospitalization and treatment, while traveling Internationally, we have a vendor that will work with your Kaiser Permanente regional care team and claims department to help you get the care you need.
- Upon return from your International trip, notify your personal doctor of hospitalization or urgent care services you received during your visit. Your medical care team can help you monitor any conditions that arose when you were traveling.

Get Care Now

Talk to a Kaiser Permanente clinician, wherever you are, 24/7 by phone or online. This feature is accessed by visiting kp.org either online or through your mobile app.

Travel support for you

- **Digital ID card** – Members need to download the Kaiser Permanente app and sign in with their kp.org account so they can start using their digital ID card.
- **kp.org/travel** — Members can get information and answers to questions that may come up about getting care before, during, or after their trip.
- **Away from Home Travel Line** — Members can call **951-268-3900** to find out more about getting care away from home anytime, anywhere.