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 (ISOS) 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 ISOS 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. Information can be found at http://www.international.emory.edu/resources/medical_security_safety/isos.html

NOTE: International SOS is an assistance program and is not health insurance.

ISOS assistance includes:
- Emergency evacuation
- 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 expense guarantee, cost review and payment
- Dispatch of medication and medical supplies

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). It includes the telephone numbers of the three major worldwide International SOS Alarm Centers. In the event of an emergency or to utilize any of the ISOS medical or travel services, call the Philadelphia alarm center (215.942.8226) or any of the other emergency phone numbers listed on the card (ISOS 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 (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 you are 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:

<table>
<thead>
<tr>
<th>Patient is covered by an Emory medical Plan</th>
<th>Emergency, Urgent, Acute Care</th>
<th>Non-Emergency Illness Care</th>
<th>Routine and Preventative Care</th>
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</thead>
<tbody>
<tr>
<td>Example: Emergency appendectomy*</td>
<td>Example: Sinus infection*</td>
<td>Example: Annual physical exam*</td>
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<tr>
<td>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.</td>
<td>Health Insurance: Care for non-emergency illness is generally covered at the “out of network level.”</td>
<td>Health Insurance: This type of care, obtained abroad, is not covered at all.</td>
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<td>The employee is responsible for paying all medical expenses at the time they are incurred (see below for related assistance from ISOS), 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.</td>
<td>The employee is responsible for paying all medical expenses at the time they are incurred (see below for a related assistance from ISOS) 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.</td>
<td>ISOS Assistance: Assistance with associated payments is not provided under Emory’s contract with ISOS.</td>
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<td>ISOS Assistance: For work related travel, or for personal travel 7 days prior or 7 days following work-related travel: ISOS can, at Emory’s request and approval, pay these up-front expenses on Emory’s behalf to the facility to secure treatment for the employee, spouse, dependent children, or life partner traveling with the employee. The intent of this service is to facilitate timely 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 ISOS. For personal travel not associated with business travel: This service is not available under Emory’s contract with ISOS. Discounted individual policies with ISOS may be purchased online or by calling 1-800-523-8662.</td>
<td>ISOS Assistance: Same availability as described for Emergency, Urgent, Acute Care.</td>
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<td>Patient is not covered by an Emory medical plan</td>
<td>Health Insurance: Contact your insurance carrier immediately to determine how payments should be handled. ISOS Assistance: For work related travel, or for personal travel 7 days prior or 7 days following work-related travel: ISOS can, at Emory’s request and approval, pay these up-front expenses on Emory’s behalf to the facility to secure treatment for the employee, spouse, dependent children, or life partner traveling with the employee. The intent of this service is to facilitate timely 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 ISOS. For personal travel not associated with business travel: This service is not available under Emory’s contract with ISOS. Discounted individual policies with ISOS may be purchased online or by calling 1-800-523-8662.</td>
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</table>

*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 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 Aetna for your medical expenses, regardless of how the expenses were paid. Claim forms can be found at [www.aetna.com](http://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.
- 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.