



**Angelo State University**  
**Operating Policy and Procedure**

**OP 70.10: International Travel Insurance Program**

**DATE:** June 18, 2019

**PURPOSE:** The purpose of this Operating Policy/Procedure (OP) is to establish the university international travel insurance program.

**REVIEW:** This OP will be reviewed in June every four years, as insurance changes, or as needed, by the director of risk and emergency management with recommendations for revision forwarded through the vice president for finance and administration to the president by July 15.

**POLICY/PROCEDURE**

**1. Overview**

International travel involves additional risk and necessary services not necessarily covered by common health insurance. The Texas Tech University System has coordinated international travel insurance that provides medical benefits, medical and political evacuation, accidental death and dismemberment (AD&D), and other benefits. All employees and students traveling internationally as part of their employment or approved study shall participate in the insurance program. The program also provides travel assistance benefits. Travel to Office of Foreign Assets Control (OFAC) countries is normally excluded from the international travel insurance program but may be covered on a case by case basis. The Office of Environmental Health, Safety and Risk Management (EHSRM) shall coordinate the international travel insurance program.

**2. Responsibilities**

- a. All university employees and students who are traveling internationally are responsible for understanding and complying with the international travel insurance program.
  - (1) A welcome kit is available on the Angelo State University (ASU) Environmental, Health, Safety, & Risk Management (EHSRM) web site (i.e., [https://www.angelo.edu/services/risk\\_management/insurance.php](https://www.angelo.edu/services/risk_management/insurance.php)) that contains coverage identification card, contact, coverage, and exclusion information.
  - (2) International travelers are encouraged to add On Call International digital content card to their mobile phone. Simply send a text message to the number 444-999 that says oncallttus to receive a link to add a digital content card to the mobile phone contacts. It is not an application to download, just an easy way to make sure contact information is available in case help is needed while away from home. Regular text messaging rates may apply.

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- (3) This is a blanket policy that covers ASU employees and dependents of ASU employees while traveling on TTUS related business, programs, or assignment. There is no additional purchase requirement.
  - (4) There is no retail option for leisure travel with this policy. There are many retail options available and travelers should pick the product that most closely fit their needs.
- b. The Provost/Vice President for Academic Affairs Office is responsible for:
- (1) Payment of the blanket annual premium,
  - (2) Providing EHSRM with an annual estimate of travelers and travel days to develop the next blanket annual premium.
- c. For study abroad participants and programs, the Center for International Studies is responsible for:
- (1) Providing international travel insurance information to prospective travelers,
  - (2) Determining the cost of international travel insurance for each group or individual traveler and providing written documentation of the cost,
  - (3) Collecting and posting payment to the international travel insurance account,
  - (4) Maintaining an international traveler log, and
  - (5) Providing EHSRM with an annual estimate of travelers and travel days to develop the next blanket annual premium.
- d. The EHSRM Office is responsible for:
- (1) Coordinating ASU's international travel insurance needs and procurement with the Texas Tech University System Office of Risk Management,
  - (2) Coordinating any audits of the international travel insurance policy,
  - (3) Maintaining copies of insurance policies for review by potential or actual international travelers using the program, and
  - (4) Assisting with coordination of benefits use by international travelers insured under the program.

### **3. Availability and Insurance Funding Sources**

a. Study Abroad (Mandatory Use)

Students are responsible for payment to CIS based upon their number of days abroad.

b. Faculty or Staff Led Educational Trips (Mandatory Use)

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The cost of insurance for students and faculty members shall be included in the participating students' trip cost.

c. Faculty or Staff Trips or Conferences (Mandatory Use)

There is no need to enroll in this plan. All ASU employees and dependents (*while traveling with employees*) are covered by this plan when outside their home country on ASU related travel or assignment. There is no additional purchase requirement.