



**The Research
Foundation for**

The State University of New York

Office of Human Resources

International Travel by Employees on RF business – Benefits and Compensation

Life, disability and medical coverage while outside the U.S.

Does my Research Foundation (RF)-provided life insurance cover me while I am out of the U.S.? What if I am killed by an accident, an act of terrorism or an act of war?

Your RF-provided life insurance (basic and optional, if elected) will cover you anywhere in the world, even if you are killed by an accident, act of terrorism or an act of war. However, the additional accidental death benefit will not cover war (declared or undeclared), any act incident to war; service in the military of any country while the country is engaged in war or police duty as a member of any military organization.

Will my RF-provided disability cover me while I am out of the U.S.? What if I am disabled by an accident, an act of terrorism or by an act of war?

The RF maintains Statutory New York State Disability Benefits Liability Insurance that provides coverage for non-work-related claims and subsequent disabilities regardless of where and/or why the accident happened. Benefits under this plan are paid for up to 26 weeks of total disability.

For employees who elect Voluntary Short-term Disability benefits and become disabled while outside the U.S., the coverage is the same as it would be within the U.S. The plan will not pay a benefit for a disability caused by an act of war (declared or undeclared).

The RF also provides long-term disability benefits after one year of full-time employment. If you are eligible, benefits are paid regardless of where a disabling injury or illness occurs, unless the disability is caused by war, riot, an intentionally self-inflicted condition, or taking part in a felony.

Will my RF-provided workers' compensation cover me while I am out of the U.S.? What if I am disabled by an accident, an act of terrorism or by an act of war?

The RF's workers' compensation program is designed to provide benefits such as coverage for medical expenses and lost wages for any and all work-related claims regardless of where the accident/disease/injury takes place, or the employee's length of time outside the U.S.

What should I do if I get sick or have an accident and need medical care or evacuation while out of the U.S.?

You should contact BlueCross BlueShield Global for advice and/or a referral to an English-speaking doctor or hospital (if desired) and if an evacuation is necessary.

How do I get BlueCross BlueShield Global (formally GeoBlue) coverage?

All employees traveling outside the U.S. on RF business are automatically covered by the BlueCross BlueShield Global Traveler (BCBST) plan, which include medical referrals, monitoring of your care in a hospital, and medical evacuation if necessary.

You should obtain a BlueCross BlueShield Global Traveler brochure from the RF Benefits website (www.rfsuny.org/benefits). Select your employee type, then select “International Travel” and then select the link for “BlueCross BlueShield Global Traveler” and the document can be accessed from the right side of the page. You will be required to log in to the RF website in order to view this document, which contains an ID number for BlueCross BlueShield Global Traveler reserved exclusively for those on RF business.

You can also obtain the brochure from your local employee benefits office.

We also strongly recommend that you sign up for an online account with both carriers before embarking on any international travel.

BlueCross BlueShield Global – www.geo-blue.com

You will need the ID number found on the brochure in order to register.

What should I do if I need routine medical care while out of the U.S.?

The BlueCross BlueShield Global Traveler coverage is not intended for routine care outside the U.S.

If you an RF regular employees and will be outside the US for more than 180 consecutive days, consider replacing your RF medical coverage with the BlueCross BlueShield Global Expatriate health plan while you are away. The benefits are different from RF health plans, but the BlueCross BlueShield Global Expatriate health plan is provided to you and your covered dependents at no cost when you enroll. You can go back to RF medical coverage upon your return without penalty or incurring another waiting period.

Is my family covered through the various RF-provided benefits if they accompany me outside the U.S.?

Family members who accompany you are covered by BlueCross BlueShield Global services, as well as any RF health and dental plans you are enrolled in if they are also enrolled.

PPO, HMO, dental and vision coverage while outside the U.S.

Does my Empire Blue Cross PPO coverage provide me with medical benefits while out of the country? Who will pay for my medical and/or hospital expenses while I am out of the U.S.?

If you are a member of the Empire Blue Cross PPO plan, you have worldwide health insurance coverage and should always carry your plan ID card with you while traveling outside the U.S. Check with Blue Cross before leaving the country about any known care you'll need while away, since health care benefits may be different outside the U.S.

For emergency medical care, you should contact BlueCross BlueShield Global who will direct you to the nearest care center. For other necessary medical care, call the BlueCard Worldwide Service Center 24 hours a day, seven days a week at 1-800-810-2583, or call collect at 1- 804-673-1177. A medical assistance coordinator, in conjunction with a nurse, will facilitate hospitalization or make an appointment with a doctor.

For inpatient services at participating BlueCard hospitals, the hospital will file the claim on your behalf. Your only financial responsibility is to pay any applicable deductibles, co-payments, or coinsurance amounts. For outpatient hospital services or services at a physician's office, you will be asked to remit payment at the time of service, and then you can submit a claim to Empire BlueCross. Please obtain an itemized bill (in English if possible) showing the amount you paid converted into U.S. dollars.

If you use a hospital or other care provider that is not in the Blue Cross Worldwide Network, you must pay the provider and then send the claim to Blue Cross for reimbursement. Please obtain an itemized bill (in English if possible) showing the amount you paid converted into U.S. dollars.

If you take prescription drugs, please bring enough with you to last through your trip. If you run out or need a new prescription, you will need to pay for them upfront and file a claim with Medco to be reimbursed.

If you will be abroad for more than 90 days, you should consider enrolling for the BlueCross BlueShield Global Expatriate plan, which would replace your RF PPO or HMO coverage for the duration of travel and provides comprehensive benefits, including routine care, while overseas.

How does my HMO coverage work outside the U.S.?

If you will be out the country for more than 90 consecutive days, you may apply to switch from an HMO plan to the PPO or the BlueCross BlueShield Global Expatriate plan since that would be regarded as moving out of the HMO service area.

Your HMO plan covers only your emergency care while you're outside the U.S. However, emergency coverage is already offered through the BlueCross BlueShield Global Traveler and Expatriate plans. Your HMO plan may cover copayments and co-insurance for

emergency services, so you may be able to file a claim for your out of pocket emergency expenses.

What kind of documentation will I need for claims?

After receiving care, obtain an itemized bill (in English if possible) showing the amount you paid converted into US dollars so you may file a claim to be reimbursed.

How will my prescription coverage work while I am out of the U.S.?

If you take prescription drugs, you should bring enough with you to last through your trip. If you run out or need a new prescription, you will need to pay for them upfront and file a claim with your primary insurance carrier to be reimbursed.

How will my Delta Dental coverage work while I am out of the U.S.?

There are no participating providers outside the U.S., but you can file a claim to be reimbursed up to the non-participating allowances of the plan. If you need dental treatment while you are outside the U.S., call BlueCross BlueShield Global at the number shown on your ID card (first dial the country code where you are located). Tell them that you need the name of a dentist near your location, the address, specialty, office hours and languages spoken

How will my Davis Vision coverage work while I am out of the U.S.?

There are no participating providers outside the U.S., but you can file a claim to be reimbursed up to the non-participating allowances of the plan.

Wages and other benefits

If the sponsor allows salary incentives or other allowances (through payroll) will my pension be based on my original base salary or on the total?

The contributions to your pension plan will be based on the total of all salary and wages from the RF as reported on federal income tax form W-2. This would include salary incentives and other allowances received through payroll. (IRS does not permit contributions on annual compensation exceeding \$275,000 in 2018)

Who can discuss overseas allowances with me?

Overseas allowances are not uncommon, but are dependent on sponsor restrictions and regulations. Your RF sponsored programs office will have details on what the overseas allowances are under the contract or grant specifications.

If the sponsor requires a six day work week and I am an exempt employee, how can I get paid for the extra day each week (a 48 hour week, 52 extra days)?

Salary for an exempt employee should be decided according to the work being performed, not the time required to perform the job. You should discuss any questions you have about work expectations, typical work schedules, etc. with your direct supervisor.

Am I tax exempt when I am overseas and, if so, how do I claim that?

There may be instances where an employee is exempt from federal and state taxes while overseas. You should meet with a tax professional to discuss your specific situation and determine if you are exempt from certain taxes while overseas and how to claim the exemption.

What should I do about the differences between the locally observed holidays and the RF holidays if the country I am in is effectively closed for business?

The RF has 12 holidays designated as either floating or observed by the location. Employees should speak with their human resources office to determine the designation of their holidays based on their geographical placement.

Will my time spent out of the country still accrue towards my benefit program waiting periods? Will my vacation and sick time still accrue at the normal rate?

If you are on the RF payroll while out of the country, your time will accrue toward benefit program waiting periods. Vacation and sick leave will accrue at your normal rate.

If I am a citizen of a country other than the U.S. who is traveling outside my home country (e.g., a citizen of Italy working on an RF project in Africa), can I be evacuated or repatriated to my home country if I get severely injured?

If you are severely injured and an evacuation is necessary, BlueCross BlueShield Global will evacuate you to the nearest appropriate medical facility, which may not be located in your home country. Once you have been treated at the nearest appropriate medical facility, if repatriation is needed, you can return to either the location from which you were evacuated, or to your home country if additional medical treatment is required.