

## International Travel Assistance Benefits: Administrative Guide

**Function:** Human Resources/Benefits

**Procedure** n/a

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### Guideline Summary

International travel for research and training has become an increasingly common activity of sponsored programs. To support this important activity, the Board of Directors of the Research Foundation (RF) authorized the RF to provide blanket international travel assistance coverage, as well as emergency health insurance benefits, at no charge for all persons traveling overseas on official Research Foundation business. Operating locations should provide those traveling abroad on RF business with appropriate information regarding these benefit programs.

### Overview of Programs

This table below identifies the provider options, coverage for each program, and eligibility of RF staff to participate in the program.

Provider/Program	Coverage	Eligibility and Restrictions
BlueCross BlueShield Global (BCBSG)	Provides administration of Worldwide Emergency Assistance Services, including Global Security Services. Travel assistance benefits include a 24-hour/day-365 day/year call center where a traveler can obtain and have access to: <ul style="list-style-type: none"> <li>• Emergency and routine medical assistance;</li> <li>• Medical and prescription medication referrals;</li> <li>• Medical evacuation;</li> <li>• Lost document assistance;</li> <li>• Legal referrals;</li> <li>• Contact information for embassies;</li> <li>• Emergency messages to family members;</li> <li>• Emergency telephone translation service;</li> <li>• Security analysis of risk conditions</li> </ul>	Available to anyone traveling outside their home country on official Research Foundation for SUNY business. The spouse and dependent children are also covered when accompanying the person working on Foundation business.

	<p>throughout the world;</p> <ul style="list-style-type: none"> <li>• An experienced crisis management team; and</li> <li>• Emergency evacuation.</li> </ul>	
BCBSG Traveler (BCBSGT)	<p>Provides upfront payment guarantees to hospitals and physicians worldwide for non-routine medical care for SUNY or RF employees under age 70 and their eligible dependents traveling on RF business for periods of fewer than 180 consecutive days.</p> <p>Provides direct payments and guarantees of payments to physicians, laboratories, clinics, and urgent care centers if appointments are made through BlueCrossBlueShield Global either by phone, email, or online.</p> <p>Provides recommendations to facilities of all types.</p> <p><b>Note:</b> Travelers and their dependents should have comprehensive health insurance in place before leaving the country, since this program does not cover routine care. A project may purchase optional medical insurance from BlueCrossBlueShield Global on a per-trip basis if needed for staff whose U.S. comprehensive health insurance does not provide out-of-network coverage. The cost of such optional health insurance will be a direct charge to the project.</p>	<p>All faculty, staff, students, paid and unpaid program participants, and fellows traveling on official Research Foundation for SUNY business under age 85 are eligible and who are traveling on the business of, or at the expense of, the Research Foundation outside their country of residence or permanent assignment.</p> <p>Persons for whom coverage is prohibited under applicable law will not be considered eligible for this policy.</p> <p>The spouse and dependent children are also covered when accompanying the person working on RF business.</p> <p>Travelers age 85 and over cannot be covered under this blanket policy and will need to be covered under a separate policy. Contact the RF central office to obtain a quote <b>at least 30 days before travel begins</b>.</p> <p>Other important exclusions and limitations apply to the BCBSGT program. Please review the program materials for more information.</p> <p><a href="#">BCBSGT member guide</a> <a href="#">BCBSGT Certificate of Coverage</a></p> <p><b>IMPORTANT:</b> Do not post either of these documents on public campus websites. The documents require RF login to prevent unauthorized use.</p>
BCBSG Expatriate (BCBSGE)	<p>Provides upfront payment guarantees to hospitals and physicians worldwide if appointment is made through BlueCrossBlueShield Global either over the phone, online, or via email.</p> <p>Provides comprehensive medical coverage, which includes routine services.</p> <p>Most services are covered at 90%</p>	<p>The BCBSGE program is only available to RF employees working a minimum of 30 hours per week on RF business assignments overseas for 180 or more consecutive days per year, and their eligible dependents. The dependents need not travel with the RF employee in order to be covered.</p> <p>Unlike the blanket BCBSGT policy, RF employees of any age can be covered.</p> <p><b>Note:</b> The BCBSGE program can be used as an alternative to the RF Regular Employee Health Plan. Once enrolled, BCBSGE participants can discontinue their RF health coverage. They can then resume their RF health coverage upon their return without penalty.</p> <p>Other important exclusions and limitations apply to the BCBSGE program. Please review the program materials for more information.</p> <p><a href="#">BlueCrossBlueShield Global Expat Member Guide</a> <a href="#">BlueCrossBlueShield Global Expat Certificate of Insurance</a></p>

## Information for Eligible Travelers

Those traveling abroad on official Research Foundation business should be provided with the following information:

- The [BlueCrossBlueShield Global Traveler Member Guide](#)  
This document describes medical, personal, and travel assistance services available from BlueCrossBlueShield Global. This brochure includes the RF ID number the member will need to provide to BlueCrossBlueShield Global in case of an emergency. There is no longer a separate ID card.

**IMPORTANT: ALL EMERGENCY CALLS SHOULD BE MADE TO BLUECROSSBLUESHIELD GLOBAL.**

- The [BlueCrossBlueShield Global Traveler Certificate of Coverage](#)  
**Note:** RF Employees who enroll for the BCBSGE program should receive a hard copy ID card and welcome letter directly from BlueCrossBlueShield Global.

Operating locations may request a quantity of BlueCrossBlueShield Global supplies equal to the number of expected international travelers. For BlueCrossBlueShield Global materials, contact Valerie Mountain via e-mail at [vmountain@geo-blue.com](mailto:vmountain@geo-blue.com) or by phone at 610-263-8745.

Project offices provide the appropriate BlueCrossBlueShield Global brochures to qualified travelers. Project directors need not enroll, complete membership applications, or pay premiums for specific individuals, unless they will be traveling for more than 180 consecutive days. However, all travelers should register on the BCBS Global website prior to traveling overseas.

When on international travel, eligible travelers should keep with them at all times, the BlueCrossBlueShield Global Member brochure. **In the event of an emergency, travelers should contact BlueCrossBlueShield Global by using the 24-Hour Emergency Number listed on the brochure.**

### **Member Information**

The BlueCrossBlueShield Global website is the same for the Traveler and Expat plans, [www.geo-blue.com](http://www.geo-blue.com). The site contains provider lists, contact information, claims information, country and city-specific information, benefit summary, drug translation information, health and security information and general health information. Employees will need to register to access the website using their group access code for the Traveler plan or their member ID number for the Expat plan. Registration information will be included in [BlueCrossBlueShield Global Traveler Member Guide](#).

### **Cost of Coverage**

The RF pays the full cost for the BCBSGT, and BCBSGE coverages. The cost of any optional medical insurance for short-term travelers (as discussed above) on a per-trip basis will be a direct charge to the project.

**Note:** Projects do not need to enroll specific individuals for the BCBSGT coverage, but do need to enroll expatriate employees in the BCBSGE coverage.

### **SUNY Benefits for Employees and Students**

SUNY also provides international travel and health benefits for their faculty, staff and students who are traveling on SUNY programs. Participants are enrolled by the campus at which they work or study; an insurance premium is required. Please contact the SUNY international benefit administrator at your location for more information.

### **Definitions**

None

### **Related Information**

See important information on [Export Controls](#)

See the [International Travel Q&A document](#)

See the [Travel Handbook](#)

## Forms

[BlueCrossBlueShield Global Traveler member guide](#)

[BlueCrossBlueShield Global Traveler Certificate of Coverage](#)

[BlueCrossBlueShield Global Expat member guide](#)

[BlueCrossBlueShield Global Expat Certificate of Coverage](#)

## Change History

Date	Summary of Change
January 1, 2018	Updated company name and removed UHC guidelines and other obsolete language.
May 28, 2015	Updated contact information, company name, and links for new RF website, and reformatted.
June 20, 2014	Updated contact information and clarified blanket medical coverage for those 70 and over.
February 16, 2012	Updated link to international travel Q&A document.
December 15, 2011	Updated to reflect new carriers in 2012.
January 3, 2011	Updated contact information and added Haiti to the list of countries where travel must be declared in advance.
June 23, 2010	Updated CIGNA contact information and added Certificate of Coverage for MBA.
April 7, 2010	Updated links to CIGNA document and name and email change to CIGNA representative.
April 2, 2010	Updated contact information for CIGNA representative, repaired links, and added information on the Global Travel policy for those age 75 and over.
February 3, 2010	Added comparison to SUNY international benefits and added language about travel to hazardous countries.
December 22, 2009	Updated contact information and clarified eligibility.
January 9, 2009	Updated contact information and documentation.
December 28, 2006	Updated with current information
March 24, 2003	Updated with current information.
December 15, 2001	Converted and updated be-a-500 from Benefits Manual.

## Feedback

Was this document clear and easy to follow? Please send your feedback to [webfeedback@rfsuny.org](mailto:webfeedback@rfsuny.org).