

Risk Management & Insurance International Travel Guidelines

2017 Travel Arrangers Education Day
James B. Henry
Center for Executive Development
January 23, 2017

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Risk Management & Insurance

❖ Primary Mission:

- The mission of the Office of Risk Management and Insurance is to provide support for education, research and outreach while reducing the risks associated with those activities and minimizing the impact of losses on individuals and the University.

❖ Services Include:

- Coordination & management of property & liability insurance
- Review of contractual risk transfers & hold harmless agreements
- Consultation regarding exposures to risk
- Administration of claims
- Financial management of insurance programs

24/7 International Assistance

- ❖ Contact the 24/7 International Assistance line at 517-353-3784.
- ❖ This number is answered by the MSU Department of Police & Public Safety.
- ❖ DPSS will triage the call and contact the most appropriate individual to return the call and provide direction and/or assistance.

HTH Worldwide

- ❖ Michigan State University's international health insurance provider that includes coverage for:
 - Medical expenses
 - Accidental death and dismemberment
 - Medical, natural disaster & political evacuation
 - Repatriation

- ❖ This coverage is available for both outbound international travel (departing from the United States) as well as inbound travel to the United States.

Outbound International Travel

- ❖ Students participating in a MSU Study Abroad Program through the Office of Study Abroad (OSA) are automatically enrolled in HTH Worldwide Insurance. For additional information, review the OSA website at

http://studyabroad.isp.msu.edu/studenthandbk/predeparture_health/health_insurance.html

❖ For all other non-Office of Study Abroad individuals traveling on an approved MSU travel authorization, following are the required steps for departments to take in order to put coverage into effect:

- (1) complete a pre-trip travel authorization for each non-study abroad international traveler
- (2) register the trip in the International Travelers Abroad Database at:
<http://www.isp.msu.edu/information-resources/international-travel/travel-database/>

GeoBlue

- ❖ The HTH Worldwide health insurance product for non-study abroad international travelers is called “GeoBlue Traveler”.
- ❖ For more information regarding the coverage, access the GeoBlue website at www.geo-blue.com and click on “Register” (the MSU Group Access Code is: QHG9999MSUBT).
- ❖ Website Features
 - Using This Site
 - Coverage & Benefits
 - Print ID Card(s)
 - Translation Tools
 - Health & Wellness Information
 - Find Doctors and Hospitals
 - File Claims
 - Mobile App

Spouse or Dependent Coverage

- ❖ If travelers would like to purchase separate travel coverage at their own expense for an accompanying spouse and/or dependents that are not traveling on an approved MSU travel authorization, they can obtain a quote through HTH Worldwide at

www.hthtravelinsurance.com

or

1-888-243-2358.

Evacuation & Repatriation

❖ Evacuation

- Medical
- Political/Civil Unrest
- Natural Disaster

❖ Repatriation

- The process of returning a person to their home country should they become deceased while traveling abroad.

Inbound International Travel

- ❖ Available for a fee to all individuals traveling to the U.S. on an approved MSU travel authorization.
- ❖ To enroll participants, a University department must complete a [roster](#) and provide a University account number via email to riskmgmt@msu.edu. Risk Management staff will facilitate the enrollment with HTH and provide an ID card to the department.
- ❖ For more information regarding the coverage, please review the [brochure](#).

HTH Worldwide Contact Information

❖ Collect: +1-610-254-8771

❖ Toll Free within the US: 1-800-257-4823

❖ customerservice@geo-blue.com

Automobile Usage

- ❖ The responsibility for enforcing these requirements rests with the department.
- ❖ A driver of an University owned vehicle must have a valid unrestricted U.S. driver's license and have a satisfactory driving record.
- ❖ If traveling one-way more than 400 miles or more than 7 hours, the driver must have an authorized relief driver.

- ❖ Driving time should not be longer than 10 hours per day and should not be between the hours of midnight and 4:00 am.
- ❖ Drivers are expected to operate vehicles in accordance with state laws and regulations.
- ❖ Individuals not on MSU business, such as family members, are not permitted to travel in University owned vehicles.

Privately Owned Vehicles

- ❖ Individuals using privately-owned vehicles on University business are responsible for obtaining insurance to cover their legal responsibility. The University's Auto Liability insurance is excess of the owner's personal coverage.
- ❖ The University does not carry physical damage insurance on privately owned vehicles.

Rental Vehicles

- ❖ Employees are encouraged to use National Car Rental or Enterprise Rent a Car whenever possible. MSU is part of a Big Ten Agreement which includes insurance for physical damage to the rental vehicle and auto liability at no additional charge.
- ❖ If you do not rent from National or Enterprise, physical damage insurance is not included and is not reimbursable from the University.

- ❖ Because of unique laws in foreign countries, the liability and collision coverage should be purchased from the rental agency when traveling outside of the U.S. and Canada.
- ❖ Insurance costs on foreign automobile rentals are reimbursable from the University.

More Information

- ❖ MSU RM&I web site: www.rmi.msu.edu
- ❖ MSU Travel web site: www.ctrlr.msu.edu/COTravel/default.aspx
- ❖ Contact information:

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