



INTERNATIONAL TRAVEL AND OSU BENEFITS FOR CIVILIAN EMPLOYEES

Employees who travel internationally will want to be aware of possible benefits implications. This handout should be read carefully. This information is appropriate for employees who are traveling on OSU business as well as employees who are traveling as a civilian on sabbatical, annual or administrative leave. OSU employees who are on a military assignment need to refer to the *Military Leave* employee information sheet. Questions should be referred to Employee Services, 106 Whitehurst, Stillwater, (405) 744-5449, or to the appropriate insurance vendor.

Power of Attorney: If you would like for somebody to make benefits decisions (and other decisions) while you are out of the USA, it would be wise to execute a Power of Attorney. OSU Human Resources will allow your Power of Attorney to make benefits changes on your behalf. Contact Employee Services, (405) 744-5449, if you would like a sample form.

Workers' Compensation: Workers' compensation coverage protects employees against work-related injuries and illnesses. Coverage is provided according to the guidelines of Oklahoma state laws. Employees will be covered by the OSU's workers' compensation plan if the claim otherwise meets the definition of a work-related illness or injury regardless of location outside the USA. There are no war/terrorism exclusions applicable to civilian employees. OSU added a rider to its workers' compensation reinsurance policy to cover against a catastrophic loss involving multiple employees in a common incident while outside the USA. Formal OSU approval for travel outside the USA should be documented in advance of departure.

HealthChoice Health and Dental Coverage: HealthChoice provides an emergency care benefit, which can reduce your out-of-pocket expenses. Information about this benefit can be found on HealthChoice's website at www.healthchoiceok.com/handbooks.htm or your HealthChoice handbook. You must contact HealthChoice to receive this benefit. Call (800) 848-8121 to pre-certify for coverage involving invasive procedures and hospital admissions. In addition, call (800) 543-6044 within one day to report emergency or urgent care so that the claim will be treated as a network provider. Non-emergency care will be treated as out-of-network. It would be best to schedule this type of care in the USA with network providers, if possible, to minimize your out-of-pocket cost. You are responsible for obtaining medical bills and other medical documentation and having them translated into English for reimbursement.

HMO Health Care Plans: Although HMOs also have urgent care clauses, the State Plan recommends that employees discuss the situation with the HMO provider prior to leaving the USA to find out the details of coverage. Most likely, any emergency/urgent care hospital admission would be covered under the emergency/urgent care clause. It is quite likely that there would be no coverage for any other treatment because there would be no network providers available. If you are covered by an HMO, you may want to change to HealthChoice. This must be done no later than 30 days from the date that you move or begin working outside of the HMO area.

Life Coverage with ING: There are no war exclusions for civilian employees on the basic life coverage (provided by OSU) and on the supplemental life coverage (purchased by the employee). The accidental death and dismemberment coverage is subject to exclusion for "armed conflict." If a civilian employee is injured or killed anywhere in the world, including in the USA, due to terrorism, it is considered an "armed conflict." The insurance company would not be required to pay the accidental death and dismemberment benefit provision. If you are overseas for more than two years, life coverage ends.

Long-Term Disability with American Fidelity: Standard coverage will apply—war exclusions do not apply to civilian employees.

Flexible Benefits with American Fidelity: Any out-of-pocket medical expenses claimed under the medical reimbursement account must be translated into English when a claim is filed.

Long-Term Care with John Hancock: For employees residing in Oklahoma, there are no war exclusions. War exclusions apply to military personnel only.

There are certain states where coverage is excluded for acts of war for both civilian and military personnel. Employees residing in the states of AR, CT, NH, SC, NC, WA, DE, IN, KS, NM, UT, and VT would have no coverage if injured due to an act of war, whether declared or not. Military personnel from these states have no coverage for any injury resulting from service in the military.

Cancer and Critical Illness Coverage with American Fidelity: Before benefits can be paid, a Board Certified physician must make or confirm the diagnosis. If illness or death occurs while out of the USA, then an examination by a Board Certified physician would need to occur when the person or corpse returns to the USA.

OTRS Retirement: OTRS has a disability retirement provision and a death benefit provision for eligible employees. Standard coverage applies—there are no war exclusions applicable to civilian employees traveling internationally.

TIAA-CREF Retirement: There are no issues of concern regarding the TIAA-CREF retirement funds.

403(b) and 457(b) Voluntary Retirement Plans: There are no issues of concern regarding these plans.

Other Information and Resources: Be sure to contact OSU's Risk and Property Management Office, (405) 744-8555, prior to traveling overseas about the following issues:

1. If you are traveling on business, you may need to register for emergency evacuation coverage (worldwide assist) provided by the State of Oklahoma.
2. If you are traveling for personal reasons, you may be eligible to purchase this emergency evacuation coverage if it is of interest to you.
3. If you are traveling in connection with a federally funded grant project, the Risk Management Office will help you determine if you are required to participate in the Defense Base Act insurance program.

Check with your unit administrator concerning the policy and procedure for obtaining approval to travel on OSU business outside the USA.

OSU Human Resources developed this information for the convenience of OSU employees. It is a brief interpretation of more detailed and complex materials. If further clarification is needed, the actual law, policy, and contract should be consulted as the authoritative source. OSU continually monitors benefits, policy, and procedures and reserves the right to change, modify, amend, or terminate benefit programs at any time.