Medical Care during International Travel for Emory Students

If you travel outside the United States, either as part of an official Emory activity or personal reasons, Emory provides resources that may assist you.

In addition to your own medical insurance (including the Emory Aetna Student Health Insurance Plan), International SOS provides assistance with obtaining medical care when you are traveling as a part of an official Emory activity. ISOS assistance is also available for a spouse, life partner, or dependent child who accompanies you on an official Emory activity. Some of these services will require reimbursement or result in an additional charge. If you request a service that has an additional charge, International SOS will inform you in advance and will require a credit card to activate the service. In most instances, medical expenses incurred abroad will have to be paid out of pocket and reimbursement sought later from your insurance carrier. For example, ISOS can give you a free referral to a physician or hospital in the country in which you are traveling. Information can be found at https://secure.web.emory.edu/oia/isos. (You must log in to the secure site using your Emory OPUS user name and pw.)

ISOS assistance includes:

- Medically supervised repatriation
- Emergency evacuation
- Companion ticket
- Additional travel and accommodation arrangements after medical evacuation
- Repatriation of mortal remains
- Return home of minor children
- Medical monitoring
- Inpatient admission and identification of receiving physician
- Medical and dental referrals
- Pre-trip information on travel health issues (Country Guides)
- Outpatient referrals
- Outpatient case management
- Claims assistance
- Outpatient medical expense guarantee and payment
- Inpatient medical expense guarantee, cost review and payment
- Dispatch of medication and medical supplies
- Emergency and routine medical advice
- Medical monitoring
- Dispatch of medication and medical supplies
- Inpatient admission and identification of receiving physician
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The charts below show how your medical care will be covered while traveling internationally:

<table>
<thead>
<tr>
<th>Student is covered by Emory Aetna Student Health Insurance Plan</th>
<th>Emergency, Urgent, Acute Care</th>
<th>Routine and Non-Urgent Care</th>
</tr>
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<tbody>
<tr>
<td>Contact Aetna Student Health’s international partner, On Call International, at the following numbers: Toll Free 1- (866) 525-1956 or Collect 1 – (603) 328-1956. These numbers can also be found on the back of your Aetna insurance card. Whenever possible, students should try to access care covered at the Aetna “in network” level of benefits.</td>
<td>Routine/non-urgent care is generally covered at the out of network level.</td>
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<td><strong>The student is responsible for paying all medical expenses at the time they are incurred, as most international facilities and providers do not have contracts with Aetna for insurance payments. Claims must be filed with Aetna Student Health to seek reimbursement of covered expenses.</strong></td>
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<td>For official Emory travel, or for personal travel 7 days prior or 7 days following official travel: If necessary, ISOS will guarantee payment to the facility to secure treatment for the student, spouse, dependent children, or life partner traveling with the student, if approved by Emory. Note: the student is responsible for associated copayments or coinsurance for the benefits received, and claims must be filed to reimburse Emory for the guarantee payment made on the patient’s behalf. The student is responsible for reimbursing Emory for all money advanced on his or her behalf, or on behalf of his or her spouse, dependent children, or life partner, regardless of the amount received from their personal insurance carrier.</td>
<td>ISOS does not provide payment guarantees for routine and non-urgent care but will recommend a physician, dentist or hospital.</td>
<td></td>
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<td>For personal travel not associated with official Emory travel: Not covered by Emory’s contract with ISOS. Discounted individual policies with ISOS may be purchased online or by calling 1-800-523-8662.</td>
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<td>Emergency, Urgent, Acute Care</td>
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<td>Contact your insurance carrier to determine how payments should be handled.</td>
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In all cases,

- It is important that you are familiar with the specifics of the medical plan in which you are enrolled prior to your trip departure to understand your potential financial responsibility.
- It is your responsibility to file a claim with Aetna Student Health for your medical expenses, regardless of how the expenses were paid. Claim forms can be found at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).
- The completed claim form along with receipts and documentation of expense or related written materials should be submitted to Aetna Student Health within 30 days.
- Drug claims should be submitted to Aetna Student Health as per policy guidelines.
- Upon your return from travel, Emory’s Student Health’s insurance office can assist with claims submission. Please contact the insurance supervisor at (404)727-7560.
- It is your responsibility to reimburse Emory for all advance medical, drug, or other payments made on your behalf or on behalf of your spouse, dependent children, or life partner regardless of the amount received from your personal insurance carrier.