

MEDEX Insurance Plan

MEDEX Insurance Plan (taken from the website
http://www.bussvc.wisc.edu/risk_mgt/medex_program.html)

MEDEX is a program provided at no cost to State of Wisconsin (including University) employees while traveling abroad in the course and scope of their employment. This travel insurance program provides medical emergency assistance for worldwide travel while on business. MEDEX is designed to ensure the availability of competent health care as promptly as possible in situations where health care may not be available or is not up to US standards.

Coverage includes:

- ✓ 24 hour/7day a week, toll-free emergency assistance services
- ✓ medical evacuation and repatriation coverage
- ✓ limited accidental death and dismemberment coverage

It is NOT a health insurance program. Employees are covered by workers compensation if injured in the course of employment, regardless of work location. Personal health insurance may cover for other health related incidents though employees should always check with their own health insurance provider for coverage while they are traveling. Faculty and staff who are traveling abroad for educational pursuits are eligible to purchase CISI health insurance for study abroad, through the Institute of Study Abroad Programs (see *Mandatory Student Plan*).

The program specifically covers University employees, and student research assistants (RA's) whose trip expenses and/or foreign stay are authorized by and at the expense of the University. Family members are not covered. Students are covered only when traveling as an employee and when expenses are authorized and paid for by the University. University employees are defined as anyone on University payroll and/or on official leave due to being granted a sabbatical. Unpaid volunteers could be covered, but only if travel is authorized by and at the expense of the University and the volunteer is conducting business or research on behalf of the University.

Coverage begins upon arrival at the site of first touchdown, and is within 72 hours of beginning one's employment at the jobsite. Coverage is also included for up to 72 hours of personal excursion before, during, and after a business trip. If additional time is needed for personal travel the employee may purchase additional coverage through a travel assistance provider.

What to do in case of a medical emergency:

The MEDEX website (<http://www.medexassist.com/contact/contact.htm>) has specific phone numbers for various locations throughout the world. Consult it at the time of an emergency, or preferable print the information before you travel and carry it with you.

The State of Wisconsin ID # is: **CHB**

The following travel related emergency services are available through MEDEX:

- ✓ Special assistance in locating the nearest, most appropriate medical care
- ✓ Management, arrangement and coordination of emergency medical transportation and evacuation
- ✓ As necessary, assistance in establishing contact with family, personal physician and employer
- ✓ Verification of insurance coverage
- ✓ Facilitating entry and admissions into hospitals and other medical care providers
- ✓ Special assistance in replacing lost or stolen travel documents, including passports
- ✓ Location of knowledgeable legal referral assistance
- ✓ Emergency funds transfer
- ✓ Translation services and referrals to local interpreters as necessary
- ✓ Coordination of securing bail bonds and other legal instruments
- ✓ Courtesy assistance in securing incidental aid
- ✓ Special assistance in the coordination of direct claim payment

Call MEDEX if you are abroad and:

- ✓ You are involved in an accident requiring medical treatment
- ✓ You have difficulty locating medical care
- ✓ You have a medical problem and require translation services
- ✓ You have any other serious travel difficulties

In an emergency, go immediately to the nearest physician or hospital. Contact the nearest MEDEX Assistance Center. Be prepared to give your name, ID number and a brief description of your problem.