Risk Management and Insurance – Travel Guidelines

International Health and Safety – Preparedness and Resources

Bobbi Boland, AIC / RM & I Manager
Office of Risk Management and Insurance

Cindy Chalou, Interim International Health and Safety Analyst
International Studies and Programs
Michigan State University
Duty of Care / Duty of Loyalty

“Duty of care” implies that individuals and organizations have legal obligations to act toward others and the public in a prudent and cautious manner to avoid the risk of reasonable foreseeable injury to others.

“A Global View of the University’s Duty of Care Obligations 2010 URMIA Journal Reprint

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Risk Management & Insurance

- **Primary Mission:**
  - To reduce the adverse effect of accidental loss to individuals and to protect the assets of 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
Risk Management Travel Topics

- 24/7 International Assistance
- HTH - International Health Insurance
- Automobile Usage
- Driver Requirements
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.

- DPPS 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/preparedeparture_health/health_insurance.html](http://studyabroad.isp.msu.edu/studenthandbk/preparedeparture_health/health_insurance.html)
For 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/travel/travelers_database.htm

Note: The coverage for any one trip is limited to a maximum of 180 days.
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
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.
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.
HTH Worldwide Contact Information

Collect:  +1-610-254-8771

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

customerservice@geo-blue.com
Automobile Usage & Driver Requirements

- All University Automobile Usage Guidelines & Driver Requirements can be found in Section 35 of the MSU Manual of Business Procedures.

- The responsibility for enforcing these requirements rests with the department.

- Drivers are expected to operate vehicles in accordance with in country laws and regulations.
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 - International

- 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.
International Health and Safety Analyst

- monitor world events/news incident reporting, if needed
- first responder re 24/7 line
- health/safety/security policies & procedures for study abroad and wider MSU community
- emergency preparedness and response protocols
- crisis management
Additional Aspects of Risk Management

• ISP International Travel Web Resources
• “Know Before You Go!”
• MSU Travel Clinic
• HTH insurance
• Export Controls (Office of Regulatory Affairs)
• MSU Risk and Security Assessment Committee

http://isp.msu.edu/travel/travel.htm
Steps To Take

1) Complete a Pre-Trip Travel Authorization and Emergency Contact Form

2) Register in the MSU Traveler’s Database (automatically receive HTH Insurance)

3) Check the State Department Country Specific Information

4) Register with the US State Department - STEP

5) Contact the MSU Travel Clinic

6) Consider Export Controls

7) Take a cell phone!
Faculty, Staff, Students

- Travel for faculty, staff, student – authorization is in MAU
- Undergraduate student travel to a Travel Warning Country requires review by RSAC / Provost approval
- ALL travelers must complete Pre-Trip Travel Authorization Form prior to departures
- Faculty or staff going to high-risk locations or planning project work (repeated trips) to high risk areas can seek safety/security consults with the Int’l Health and Safety Analyst
- Travel to Afghanistan, Algeria, Egypt, Iraq, Niger, Somalia, Sudan, Syria and Yemen requires notice to our evacuation provider.
- All travel must have basic itinerary and emergency contact entered into Travelers Database
MSU Travelers Database

It is a web-based system to collect international travel itineraries and emergency contact information for faculty, staff, non-study abroad students, etc., on MSU business (excluding study abroad).

Registration is completed by the unit’s admin staff who oversees travel (authorization, expenditures, etc.)

Access requires a special user ID and password – contact Cindy Chalou for more information.

Once registered, the traveler receives an automatic e-mail with a link to pre-departure health and safety information.

http://isp.msu.edu/travel/travelers_database.htm
What the Registry Requests

- Traveler’s contact information and emergency contact information
- If a grad or undergrad, the supervising faculty member
- Individual travel itinerary
What the Registry Shows

Doe, James  Faculty  CROP AND SOIL SCIENCES  Nagoya, Japan  01-19-2011 to 01-26-2011

Doe, Jay  Grad Student  MICROB MOL GENETICS CNS  London, UK  01-31-2011 to 02-21-2011

Doe, Jim  Faculty  COMP SCI ENGR  Islamabad, Pakistan  12-18-2010 to 06-03-2011

<table>
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<th>Travel Date:</th>
<th>01-19-2011 to 01-26-2011</th>
</tr>
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<tbody>
<tr>
<td>City:</td>
<td>Nagoya</td>
</tr>
<tr>
<td>Country:</td>
<td>Japan</td>
</tr>
<tr>
<td>Address:</td>
<td>Nagoya University of Technology, Nagoya, Niigata 940-2188, Japan</td>
</tr>
<tr>
<td>Contact Phone:</td>
<td>011-81-258-47-9405</td>
</tr>
<tr>
<td>Alternate Phone:</td>
<td>NA</td>
</tr>
<tr>
<td>Host/Colleague email:</td>
<td><a href="mailto:missmasa@vos.nagoyaaut.ac.jp">missmasa@vos.nagoyaaut.ac.jp</a></td>
</tr>
</tbody>
</table>
Confirmation Memo

- Export Controls
- Medical Preparation
- Insurance Information
- Travel Safety Information
- Document Recommendations
- In Case of Emergency
MSU Equipment/Materials

If you are traveling with controlled equipment or materials (e.g. global positioning systems, encrypted software, or select agents), you may be in violation of federal law.

Review the Office of Export Controls & Trade Sanctions web site (http://www.exportcontrols.msu.edu/) or call 517-432-4500 to discuss federal restrictions or limitations related to your destination.
Health / Mental Issues

The MSU Travel Clinic (http://travelclinic.msu.edu/) provides faculty, staff, and students with travel health services.

To inform your visit, information on required and recommended vaccinations, refer to the Centers for Disease Control and Prevention information for Travelers’ Health (http://wwwnc.cdc.gov/travel/).
ACHA (2012) in a randomized sample of 90,666 students

- 86.0% Felt overwhelmed by all they had to do
- 50.7% Felt overwhelming anxiety in the past year
- 31.3% Felt so depressed it was difficult to function
- 12.0% Reported having an anxiety disorder
- 11.0% Reported having a depressive disorder
- 7.1% Seriously considered suicide in the past year
- 5.5% Had intentionally injured themselves
- 1.2% Actually attempted suicide

50% have a disorder or are diagnosable

*The Forum Fireside Dialogue 2014
Travel Clinic  travelclinic.msu.edu
Australia, Canada, Japan, Mexico, New Zealand, or Western Europe:

Disclose the following to the Travel Clinic/Physician so you are provided the best advice:

• are not up-to-date on their routine immunizations;
• are on prescription medications; or
• have a pre-existing condition or chronic disease

Africa, Central/South America, Eastern Europe, Russia, or Southeast Asia

In addition to full disclosure, a clinical visit may be necessary due to health issues in-country:

• Participants should see a certified travel professional.
• MSU Travel Clinic professionals are certified in travel medicine.

MSU seeks to accommodate travelers with disabilities – See RCPD
U.S. DOS Travel Warnings

Issued when long-term, protracted conditions make a country dangerous or unstable that leads the State Dep’t to recommend Americans avoid or consider the risk of travel to that country; or when the U.S. Gov’t's ability to assist US citizens is constrained due to the closure of an embassy or consulate or because of a drawdown of its staff.

Enroll in STEP!  www.travel.state.gov/step

MSU does not permit undergraduate students and/or study abroad programs in countries with TWs, but a program leader or dep’t can appeal to the RSAC for a waiver.

MSU’s Travel Warning Policy:  www.studyabroad.msu.edu/safety/warnings.html
HTH Worldwide  

Natural Disaster and Civil Unrest

- Evacuation services
- Account for all students, staff and faculty on site
- Follow local emergency protocols
  - Shelter in place
  - Have alternative communication plan
- Call MSU 24/7 Line +517-353-3784
- HTH works with MSU-OSA to authorize evacuation and determine an extraction plan
- MSU-OSA will manage the message
MSU / International Studies and Programs Emergency Preparedness

- ISP **always** has staff on-call 24/7 to assist with emergencies

- MSU has multiple levels of crisis management, depending on the severity of the incident

- For medical emergencies, we work closely with HTH and the University Physician, Dr. David Weismantel

This MSU student had her foot run over by a car but refused to go home!
24/7 International Assistance

To report an international emergency or receive immediate assistance, call 517-353-3784

This number is answered by the Department of Police & Public Safety

DPPS will triage the call and contact the most appropriate individual to return the call

+1-517-353-3784

http://www.howtocallabroad.com/usa/
Incident Response

- Professional medical care is required
- Same-day response necessitates phone call
- Food poisoning, allergic reactions, injuries
- Anything of a mental health nature
- Crime and Behavioral Incidents
- Disruptive behavior, alcohol, drugs
- Rape or sexual assault
- Arrest or incarceration
- Natural disasters
- Earthquakes
- Floods or volcanoes
- Civil unrest
- Riots or demonstrations
- Terrorist attacks or acts of war

Phone it in!

Anything “newsworthy” regardless of its impact on students or programs

Even if the incident has passed and all is well
Incident Response

Incidents:
- HEALTH
- LEGAL
- CRIME
- NATURAL DISASTER
- CIVIL UNREST

Resources:
- University Physician
- General Counsel
- HTH Insurance
- DPPS/FBI
- U.S. Embassy
- Office of Risk Mgmt

Student/Faculty

“911”

Call 24/7 Int. Line
+1-517-353-3784

DPPS CADET

On-Call Responder

HTH
Incident Response

1. Risk to Life, Limb or Eye - Call an ambulance immediately!*

2. Health Incident – Call HTH Worldwide before you see a doctor!

3. **Always call MSU** through the 24/7 number to activate **same-day** internal response protocols: **001***-517-353-3784** (Can also call collect)

http://travel.state.gov/content/dam/students-abroad/pdfs/911_ABROAD.pdf

**http://www.howtocallabroad.com/
Thank You!

KEEP CALM AND SPARTY ON
Questions?

MSU RM&I web site:  http://rmi.msu.edu
RM&I Forms web site:  http://rmi.msu.edu/form/index.html
MSU Travel web site:  http://ctlr.msu.edu/COTravel/Default.aspx
ISP International Travel web site:  http://www.isp.msu.edu/travel/

Office of Risk Management and Insurance
Bobbi Boland, AIC / RM & I Manager
517.355.5022 x 3
bolandb@msu.edu

International Studies and Programs
Cindy Chalou
Interim International Health and Safety Analyst
517.432.4345
chalouc@msu.edu