

Supplemental Insurance for Ohio State Students Traveling to International Destinations

The International Travel Policy Committee (ITPC), appointed by the provost, was established to develop guidelines and policies to maintain the health and safety of Ohio State students studying abroad or conducting research in another country. Since 2007, the ITPC has required all Ohio State students traveling to international destinations to enroll in a supplemental insurance policy administered through the Office of International Affairs. This operating procedure has been clarified to include travel for both academic and co-curricular purposes, and would cover students traveling for dissertation research, lab or field studies, conference attendance or presentations, and/or student organization travel. The policy is supplemental and is in addition to either the Student Health Insurance (SHI) or any policy that the student has presented to waive SHI or might be included as part of an external grant or fellowship.

The current policy provides, among other benefits:

- Pre-departure logistics including determination of the legality and accessibility of prescription drugs, arrangement of medical equipment and supplies, and appointments with vetted medical professionals
- Medical coverage, including preexisting conditions, up to a period specified maximum
- Inpatient and outpatient treatment of mental and nervous disorders
- Medical evacuation up to a specified maximum
- Evacuation in the event of political insecurity or natural disaster
- Repatriation of remains up to a specified maximum

The current policy costs less than a couple of dollars a day. While this is subject to change when the University contract is reviewed, the cost is extremely reasonable for the services received.

Enrollment in the insurance by independent travelers can be done by using the Study Abroad Application in SIS (instructions - <http://oia.osu.edu/preparing-to-depart/health-insurance.html>). Payment can be directed directly to the student's account or to departmental (Chartfield) funding. The insurance enrollment also serves multiple functions. It is:

- The only point at which students sign a waiver and release of claims against the university that has been vetted by the Office of Legal Affairs.
- The point at which students enter into the university's international emergency protocol administered by the university's international risk manager. This includes security monitoring, notification and access to the university's 24/7 emergency response for international emergencies.
- The database that is used when completing university, CIC and national inquiries for statistics concerning the university's international involvement.

The supplemental insurance is an operating procedure of the university and the benefits of the policy form the infrastructure of the university's ability to proactively respond to a health or safety crisis involving a member of our student community abroad. All departments and advisors are encouraged to remind their students to build the costs of the insurance into their international travel budgets and to enroll prior to departure.

Questions about the insurance coverage can be directed to:

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Office of Risk Management/Office of International Affairs

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