LSU
Risk Management

The Role of Risk Management in Travel: How can we help?

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LSU Risk Management

Today's Presenters

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Today's Topics

- Student Domestic Travel Insurance
  - Overview
  - Insurance Benefits
- International Travel
  - Insurance and Assistance
  - High Risk Travel



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Student Domestic Travel Overview

PM 4 governs domestic student trips and student trip travel insurance and requires accident insurance coverage for:

- All University sponsored trips
- All trips in which a University faculty or staff member controls the time, route, and mode of travel
- All trips where travel costs of students are paid or reimbursed by the University

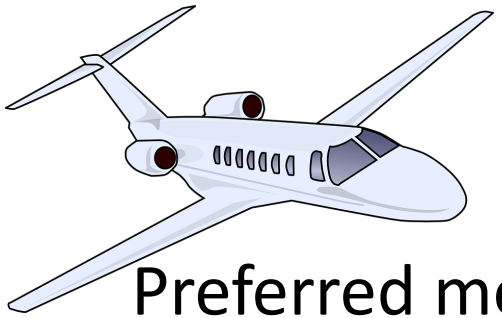
NOTE: “University” includes the official student government organizations.

The following trips may be covered at the option of the student traveler and/or sponsor:

- Travel to satisfy a class requirement when the *traveler* determines the time, route, and mode of transportation
- Travel by individuals or groups representing the University when time, route, and mode of transportation are NOT controlled by University and expenses are NOT paid by the University

*Charge of $0.10 per day will be charged to the traveler or club at the end of the semester for these trips.

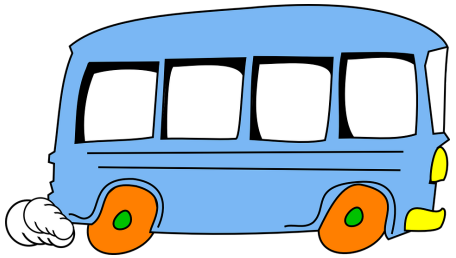




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Preferred mode of transportation for University sponsored trips:

- Public Conveyances/Carriers (buses, trains, planes, taxis, etc.)
- University owned vehicles
- Privately owned automobiles when other means of transportation are not reasonably available or as safe and dependable as the private vehicle.



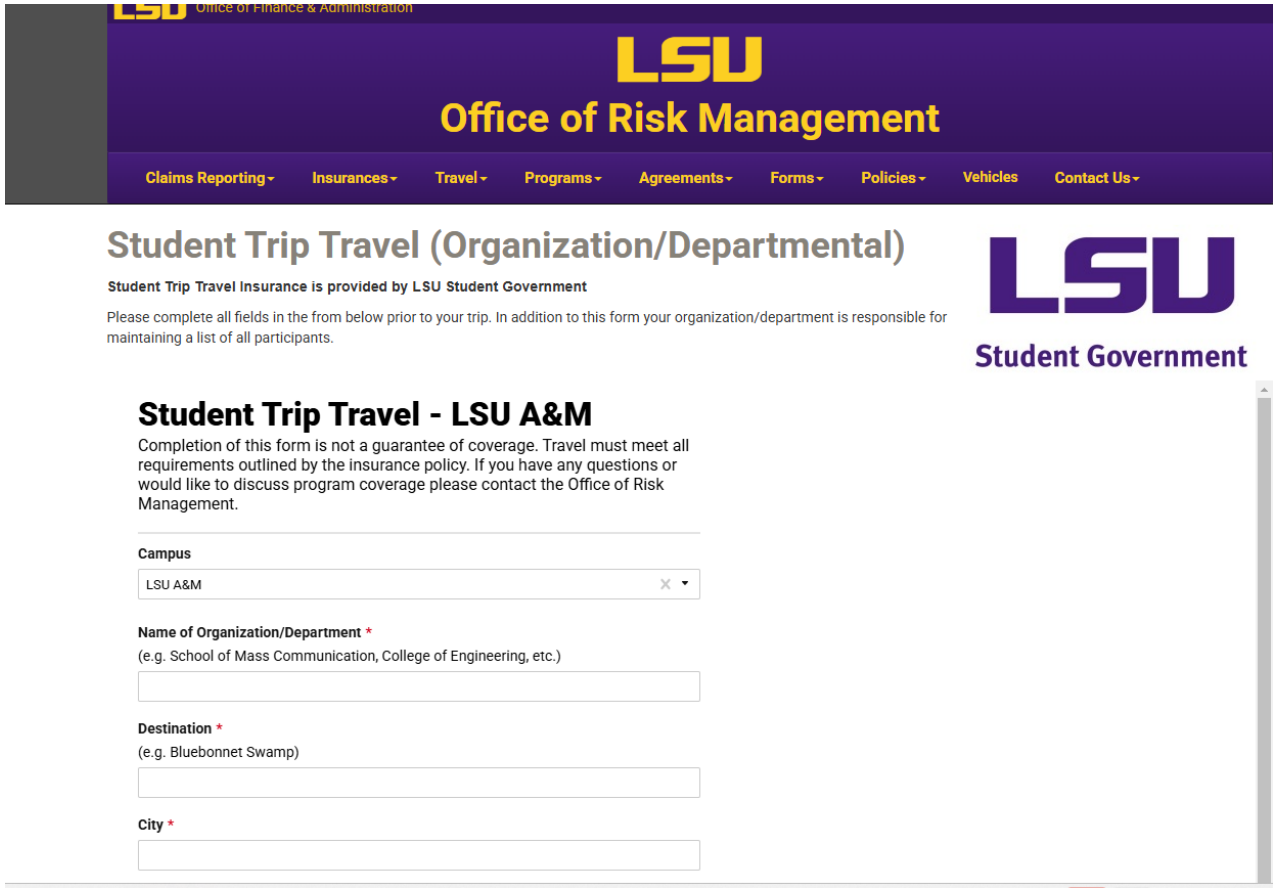


Student Trip Travel Insurance does NOT cover participation in or practicing for intercollegiate activities.

How to Enroll

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- Visit LSU.edu/riskmgt
- Click on the Travel drop down menu
- Click on the Student Travel Insurance link
- Click on Requesting Coverage for your Travel / Activity
- Click on the appropriate coverage request form and complete
- Click Submit Form



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Benefits

- Up to $5,000 for medical expenses incurred within 52 weeks of date of accident
- Up to $500 for dental expenses related to damage to natural teeth caused by accident and incurred within 52 weeks of date of accident
- $7,500 for accident causing loss of life within 100 days of date of accident
- $7,500 for accident causing loss with in 100 days of:
  - Both hands
  - OR Both feet
  - OR One hand and one foot
  - OR Loss of sight in both eyes
- $5,000 for accident causing loss within 100 days of:
  - Loss of one hand
  - Loss of one foot
  - Loss of sight in one eye



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Exclusions



The Student Trip Travel insurance does not cover:

- Eyeglass replacement of prescriptions
- Hernia in any form
- Suicide, self-destruction or any attempt thereat
- Pregnancy
- Pre-existing conditions
- Loss covered by Worker's Comp
- Treatment by self, family members, or person employed by the policyholder
- Participation in snow tubing, tobogganing, or bobsledding
- Dental treatment other than injury to sound, natural teeth
- Illness or accident while under the influence of alcohol, drugs or any other intoxicant

International Travel Insurance and Assistance Program

Louisiana State University maintains a robust program to help protect and assist our international travelers engaged in university related travel abroad.

Travel covered by International Travel Insurance

Employees	Students	Guest
Takes place outside of the Traveler's Home Country.	Takes place outside of the 50 United States or the District of Columbia	Takes place outside of the Traveler's Home Country.
Approved University Travel (Spend Authorization)	Enrolled students participating in sponsored travel or study abroad programs.	Approved University Travel (Authorization to Travel for Non-Worker - AS-516)
Includes personal deviation of no more than 14 day(s).	Including seven (7) personal days before or after the program begins or ends.	None

International Travel Insurance and Assistance Services



The current program through OnCall International includes benefits for medical expenses while traveling abroad, emergency evacuation and assistance, and security evacuation.

The program provides assistance in these and other emergencies as well as general advice and consultation for international travelers through On Call International.

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Registering with OnCall

✓ If your trip was booked using LSU's preferred travel management company, **Christopherson Business Travel (CBT)** or through **Anthony Travel** - no action is needed, your trip information was provided to On Call and you will be automatically registered

✓ If you are traveling on a trip registered through **Study Abroad** - no action is needed, your trip information was provided to On Call and you are registered

✓ If you fall outside the categories above, forward your trip confirmation email or itinerary and below information to **trips@oncallinternational.com** and **tmbaisden@lsu.edu**

Cost for Coverage

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	Current Rate Per Day of Travel
Student	$2.30
Faculty/Staff	$2.39
Guest	$2.39

Auxiliary units will be charged at the appropriate rate per day of travel for students, faculty/staff, and guests. Non auxiliary departments are not charged for faculty and staff traveling abroad on university business. Non-auxiliary departments ***will be*** charged for all guest travel and for student travel that is not registered through Study Abroad.

For all departments, charges will be assessed at the end of the fiscal year for travel during the year, and the department will be charged in July of the new fiscal year.

It's more than health insurance!

Benefits

Medical

- Medical Monitoring
- Medical Evacuation
- Medical Repatriation
- Repatriation of Remains
- Emergency Travel Arrangements
- Payment Guarantees
- Coordination of Benefits
- Telehealth Appointments
- Medical, Mental Health, Dental & Pharmacy Referrals
- Nurse Helpline
- Prescription Assistance

Security

- Incident Briefing
- Situational Monitoring & Advice
- Political Evacuation
- Natural Disaster Evacuation
- Custom Pre-trip Intelligence and Risk Assessment
- Incident alerts and Crisis Communication

Travel

- Emergency Travel Arrangements
- Translator and Interpreter Referral
- Emergency Travel Funds Assistance
- Legal Consultation and Referral
- Lost/Stolen Travel Documents Assistance
- Lost Luggage Assistance
- Travel Delay Benefits

What's offered for all travelers?

Coverage Overview

Deductible

- **$0 per Injury/Sickness**

Maximum Benefit per Injury or Illness

- **$500,000**

Bedside Visit

- **$12,500 Maximum**

Mental Health

- **Up to $20,000**

What's excluded from the policy?



In the event of an Emergency…



Inform local authorities & custom provider

ON CALL INTERNATIONAL

Call On Call International

- +1-603-328-6396

LSU Study Abroad

Study Abroad Emergency line

- +1-225-578-2421

High Risk Travel

Travel Advisory Levels



Level 1

Exercise normal precautions



Level 2

Exercise increased caution



Level 3

Reconsider travel



Level 4

Do not travel

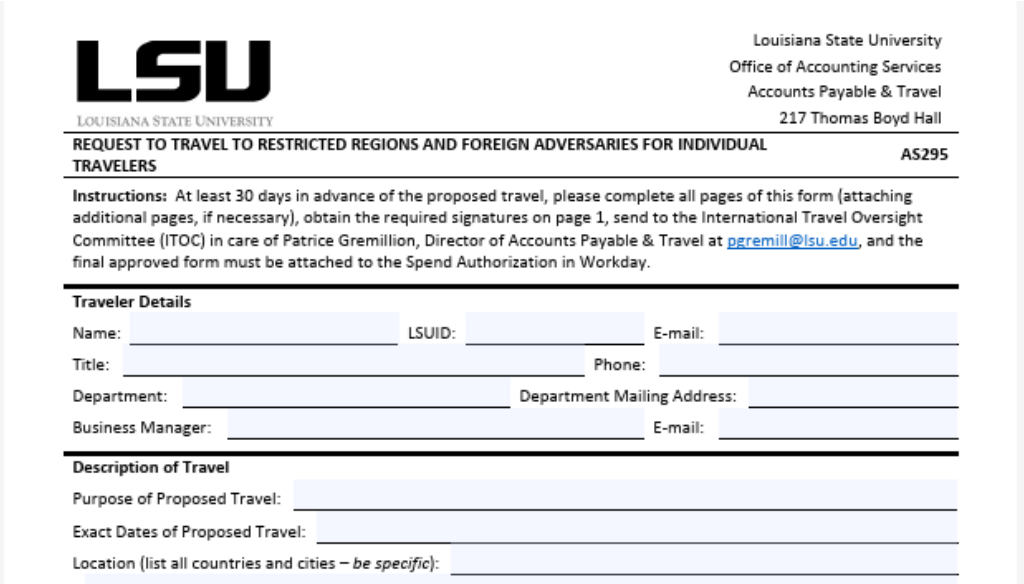
Relative to University-related international travel, as defined in the LSU FASOP AS-18 International Travel Policy, to restricted locations and, for reasons of health, safety, security, and risk:

The University Restricted Regions includes countries or regions of a country with a Level 3 or Level 4 Travel Advisory issued by the Department of State

High Risk Travel Committee

If considering travel to a Restricted region or Foreign Adversary, Form AS295 Request to Travel must be completed and submitted to the High-Risk Travel Committee.

The Committee will review the request and you will be notified if the travel is approved.



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LOUISIANA STATE UNIVERSITY

Louisiana State University
Office of Accounting Services
Accounts Payable & Travel
217 Thomas Boyd Hall

REQUEST TO TRAVEL TO RESTRICTED REGIONS AND FOREIGN ADVERSARIES FOR INDIVIDUAL TRAVELERS **AS295**

Instructions: At least 30 days in advance of the proposed travel, please complete all pages of this form (attaching additional pages, if necessary), obtain the required signatures on page 1, send to the International Travel Oversight Committee (ITOC) in care of Patrice Gremillion, Director of Accounts Payable & Travel at pgremill@lsu.edu, and the final approved form must be attached to the Spend Authorization in Workday.

Traveler Details

Name: _____ LSUID: _____ E-mail: _____

Title: _____ Phone: _____

Department: _____ Department Mailing Address: _____

Business Manager: _____ E-mail: _____

Description of Travel

Purpose of Proposed Travel: _____

Exact Dates of Proposed Travel: _____

Location (list all countries and cities – *be specific*): _____

Register now for…

RISK MANAGEMENT 101
Feb. 17 or March 13
Room 301 Student Union
2:00- 4:00 pm

https://training.lsu.edu/Default.aspx?AdminGroupId=28&AudienceId=0&PageIndex=1&PageSize=10

Thank you for your time!

Questions???