

CU Medical and Emergency Resources for Global Travelers

Type of Plan	Medical				Travel Emergency Assistance			Business Travel Accident
	Employees	Expat Employees	Gap Medical - Employees	Students	All Affiliated Persons	Employees	Students	All Affiliated Persons
Carrier	UHC	Cigna Expat	Cigna MBA	Aetna	ISOS	UHC Global	OnCall	Natl. Union Fire
Overview	Comprehensive coverage in US; Limited global coverage for emergency services	Comprehensive coverage in international location; International network of in-network providers	Coverage for emergent services; International network (Cigna and ISOS); Direct Payment from vendor; Coordinated by ISOS	Comprehensive coverage in US and Global; Reimbursement for global service at in-network rates	Pre-travel risk assessment, medical and evacuation assistance, repatriation of remains	Pre-travel risk assessment, medical and evacuation assistance, repatriation of remains	Pre-travel risk assessment, medical and evacuation assistance, repatriation of remains; Medical coverage coordinated with Aetna	Coverage provide for US and international travel; Accidental death and dismemberment benefits
Eligibility	US Employees, Eligible Dependents, Post Doc Fellows, Same Sex Domestic Partners	Expats and 3 rd country nationals traveling more than 180 days	Same list as for UHC traveling on University business, for no more than 180 consecutive days for one trip	Registered for one or more courses. Required for FT students; option to waive with comparable coverage	US Employees and Students on Columbia Travel	Same list as for UHC covered under Basic Life Insurance when traveling 100+ miles from home	Students on the Columbia Aetna Student Health Plan automatically covered	Active FT and PT employees; certain students depending on activity; specific non-CU persons working with School of Arts
Cost to Participant	Tiered	Tiered	No Cost	Billed to student account	No Cost	No Cost	Included with Student Health Plan	No Cost
Responsible Unit	CU Human Resources	CU Human Resources	CU Human Resources	Columbia Health/ CUMC Student Health	CU Risk Management	CU Human Resources	Columbia Health/ CUMC Student Health	CU Risk Management
Additional Information	http://hr.columbia.edu/benefits-columbia-university	http://hr.columbia.edu/officers-international-medical-coverage	http://globaltravel.columbia.edu/content/health-insurance or http://hr.columbia.edu/officers-international-medical-coverage	http://health.columbia.edu/insurance or for CUMC: http://cumc.columbia.edu/student-health/insurance-and-administration/navigation-aetna	http://globaltravel.columbia.edu/content/travel-emergency-assistance-services-isos	http://hr.columbia.edu/officers-emergency-travel-assistance	http://www.oncallinternational.com/	Contact riskmanagement@columbia.edu