

UCAR BENEFITS AND BUSINESS TRAVEL

BASIC ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) – carrier: The Hartford

(Coverage is available to all employees including regular employees, casual employees, salaried visitors.)

UCAR's basic AD&D policy covers any employee worldwide in the event of an accidental death or dismemberment while on business travel or on personal time. The benefit is \$50,000.

HEALTH INSURANCE

(Coverage is available to all regular employees who are benefit eligible – this means they are employed for over 6 months and not paid as a casual, hourly employee. Visitors not on UCAR payroll will need to check with their health insurance plan to determine and ensure that they have proper individual health insurance while traveling outside the U.S.)

All of UCAR's health insurance plans cover emergency services worldwide.

CIGNA High Deductible Plan – Emergency services are covered at 100% after the deductible of \$3,050 per year has been met.

CIGNA PPO Plan – Emergency services are covered at 90% after the deductible of \$250 per year has been met.

Kaiser Permanente HMO Plan – Emergency treatment is covered under this plan with a \$100 copay per visit. The copay is waived if admitted as inpatient. If an employee is hospitalized in a non-Kaiser hospital, Kaiser must be notified as soon as possible, 303-338-3800.

Contact Cyd Perrone (cperrone@ucar.edu, 303-497-8710) or Laurie Carr (lcarr@ucar.edu, 303-497-8702) if any assistance is needed while on travel.

LIFE INSURANCE – carrier: The Hartford

(Coverage is available to all regular employees who are benefit eligible – this means they are employed for over 6 months and not paid as a casual, hourly employee.)

UCAR's life insurance policy pays one and one-half times an eligible employee's annual salary to the employee's named beneficiary(ies). The policy pays upon death of the employee under any circumstance. There are no exclusions under this policy.

LONG-TERM DISABILITY (LTD) – carrier: The Hartford

(Coverage is available to all regular employees who are benefit eligible – this means they are employed for over 6 months and not paid as a casual, hourly employee.)

UCAR's LTD policy covers eligible employees worldwide. Should an employee become disabled, an LTD application will be submitted to The Hartford for review. If the claim is approved, the employee receives 60% of his/her salary at the time of the disability, receives contributions of 15% towards his/her existing retirement account. UCAR pays 100% of the employee's health insurance premium.

This policy includes specific exclusions.

- Benefits for injuries and deaths resulting from or occurring during enemy or combat action will not be payable;
- Benefits for injuries or deaths resulting from terrorist attack(s) would not be payable.

LONG-TERM DISABILITY WAR-RISK (LTD) – carrier: MetLife

(Coverage is available to all regular employees who are benefit eligible – this means they are employed for over 6 months and not paid as a casual, hourly employee.)

The War Risk policy bridges a gap in coverage normally considered an exclusion in UCAR's Group LTD policy. The Group LTD policy excludes payment of benefit in the event an injury is due to an act of war, riot or civil unrest.

OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT (Vol. AD&D) – carrier: The Hartford

(Coverage is available to all regular employees who are benefit eligible – this means they are employed for over 6 months and not paid as a casual, hourly employee.)

UCAR's optional travel accident insurance policy covers any employee worldwide in the event of an accidental death or dismemberment while on business travel or on personal time. The employee chooses and pays the premium for a level of benefit up to \$750,000. There are no exclusions under this policy. The employee may commence or terminate this policy at any time by contacting Human Resources.

TRAVEL ACCIDENT DEATH & DISMEMBERMENT INSURANCE – carrier: The Hartford

(Coverage is available to all regular employees, casual employees, salaried visitors, and non-salaried visitors traveling at the request and on behalf of UCAR.)

UCAR's travel accident insurance policy covers any employee worldwide in the event of an accidental death or dismemberment while on business travel. The full benefit of \$150,000 is paid to the named beneficiary(ies) in the event of the loss of life due to accidental causes.

In the event of dismemberment, the employee receives a portion of the \$150,000 benefit as determined by the extent of the injury.

This policy includes automatic coverage through the **Employee Travel Assistance Program**, a travel assistance program offering medical and legal assistance. The phone number to call collect from locations outside the U.S. or Canada is 202-828-5885. You'll be asked for your employer's name, a phone number where you can be reached, nature of the problems and a travel assistance ID number which is GLD-09012. Our policy number is 677612.

Print the following page to carry with your travel documents:
https://www.fin.ucar.edu/hr/internal/1157_travassist_ee.pdf

Personal side trips of up to five days are covered. There are no exclusions under this policy.

WORKERS' COMPENSATION – carrier: AIG International Services

(Coverage is available to all employees including regular employees, casual employees, salaried visitors. Visitors not in UCAR payroll will need to check with their employer to determine and ensure that they have proper workers' compensation insurance in the event of an accident while on the field project.)

If an illness or injury occurs while traveling on UCAR business or while you are based at a UCAR facility outside the US, obtain necessary medical assistance from a local medical provider. Injuries resulting from war or terrorism are excluded.

Notify as soon as possible:

Bob Wiley -- rwiley@ucar.edu or 303-497-8554 **and**

AIG International Services

US or Canada: 800-401-2678

Outside the US contact an International Operator to place your call at (01-713) 260-5508, or access an international operator and call collect 713-260-5508.

Named Insured: University Corporation for Atmospheric Research

Policy Number: WR10001562

Print the following page to carry with your travel documents:

http://www.fin.ucar.edu/sass/hess/ergo/wc/AIG_Foreign_Work_Comp_Info.pdf

Questions for Cyd around Salaried Visitors (V1s) and Non-Salaried Visitors (V2s) for DYNAMO ISS

- 1) Are both V1s and V2s covered the same for medivac?

Answer: Yes, it's the same coverage.

- 2) Do we need to get proof of health insurance from each?

Answer: It's a good idea to verify the students have their own health insurance. Also, they should check with their employer to see if Workers Comp will be available if injured on the job.

- 3) Does a pirate attack qualify as an act of war or terrorism?

Answer: Long Term Disability benefits due to an act of war or terrorism would cover only UCAR regular employees.

- 4) Can we "restart" the Employee Travel Assistance Program with each trip, or it is cumulative to 90 days, regardless of the number of trips?

Answer: The 90 days is for each trip so if they go on 3 separate trips at 2 months each, each trip is counted separately.

- 5) Does it matter if a V1 is not a US citizen?

Answer: The student will require a VISA and a social security number. Shonna Montoya can answer your questions concerning the VISA.

- 6) Who do you suggest we contact to complete the I9 information for the students?

Answer: They can ask their Human Resources department to help them with this. We do require a copy of their documentation (social security card, driver's license, passport)

- 7) Do the V1s need to also fill out bank routing information to get their paychecks direct-deposited? Or will they get paper checks? And how will they fill out their first, paper timecard (since they'll be in the field)?

Answer: Payroll prefers to handle payroll as a direct deposit. They will have to complete their timecard, have the supervisor approve and then send to payroll. If they don't have access to the internet, the administrator should be able to turn in their timecard after confirmation of their hours worked. They will have to give the administrator submittal authority so she can turn in their timecards if needed.

- 8) Some of these students will go to the Diego Garcia Naval base, and because of security and travel requirements, they will need to appear as UCAR/NCAR employees. If they are V2s, do we have anything we could provide for that?

Answer: EOL or HR could prepare a letter explaining their status with UCAR. You'll need to find out what should be included in the letter or other documents.

Other notes to verify/clarify

Yes/No: All of these Vs will have to supply their own health insurance. Since they won't be here longer than 6 months, they aren't eligible for UCAR health insurance (even as V1s).

Answer: If the visitors are student visitors, they would not be in a benefit eligible position. They should supply their own health insurance as well as worker's compensation if not an employee.

LOGISTICS BULLETIN: HEALTH/MEDICAL INSURANCE AND WORKERS' COMPENSATION INFORMATION

This bulletin deals with two DYNAMO field project personnel issues that have health and workers' compensation insurance implications:

- Personal health insurance
- Workers' compensation insurance

Personal Health Insurance

Each participant in the DYNAMO field project will be responsible for any charges for his/her own health care. All participants must check to be sure that their personal health insurance (whether provided by the individual, their institution, or their government) provides worldwide coverage. If it does, participants should carry proof of coverage. If your insurance coverage does not currently extend worldwide, we strongly encourage you to add that coverage or be prepared to cover your own health care costs (including costs for serious medical emergencies).

Participants who will spend time on a research vessel should confirm that their insurance coverage extends to shipboard activities.

Workers' Compensation

U.S. participants should be covered by their respective state's workers' compensation insurance. In addition, it should be noted that this coverage differs slightly from state to state. In many states shipboard activities are not usually covered by standard workers' compensation, but are the subject of special coverage. You may also need an endorsement to get worldwide coverage. Each participant should investigate through their home institution the scope of workers' compensation coverage in the case of work-related illness or accident in the field. Participants on UCAR payroll will be covered by UCAR's workers' compensation.

Again, it is the responsibility of each participant to determine and ensure that they have proper individual health insurance and state-provided workers' compensation insurance in the event of an illness or accident during the project. **Please note:** UCAR's health insurance coverage does not extend to nonemployees, nor is UCAR assuming any financial health care responsibility for nonemployees participating in the project.

If you have questions regarding any of these issues, please contact Cyd Perrone, UCAR Benefits Administrator, 303/497-8710 or cperrone@ucar.edu.

Travel Frequently Asked Questions

1. What happens if I get injured or I have a serious illness while I'm out of the country?

Answer: For UCAR employees with benefits, each UCAR medical plan will cover you for emergency services while out of the country. You will be required to meet your deductible if you have the CIGNA PPO or HDHP plan. If you have Kaiser, you should notify your doctor as soon as possible by calling 303/338-3800. You will probably be required to pay up front and you can submit a claim when you return to the U.S. For participants not eligible for UCAR benefits, please check with your health insurance plan to get the procedure for out of the country coverage.

2. What if I get injured on the job while out of the country?

Answer: Please refer to the UCAR Benefits and Business Travel page attached to this sheet.

3. Are all visitors and employees covered for medical evacuation if needed?

Answer: Yes. Medical evacuation is provided through the Employee Travel Assistance Program through The Hartford. All visitors and employees who travel for UCAR have this benefit as long as it's medically necessary.

4. I'll be out of the country during the annual Open Enrollment in November. Will I be able to still enroll or change my insurance options?

Answer: You should have access to our Connect Employee Self-Serve while out of the country. This is the website all employees use to access the Open Enrollment information. If you are not able to access this, please let Cyd Perrone (cperrone@ucar.edu) know and she can help you with any changes you would like for next year. If you will be out of the country during all of November, please check with Cyd before you leave and she'll make sure you are enrolled in the plans during Open Enrollment.