Blue Cross Blue Shield PPO and Consumer Driven Health Plan - Travel Outside the US:
Reimbursement is provided for emergency /accident care. If the member has an accident or emergency
they should seek medical treatment at the closest hospital or emergency room. Treatment for accidents or
medical emergencies are covered. The member would need to pay up front and submit the detailed billing
with all receipts attached to the appropriate claim form. Employees should make a copy for their records.

If traveling outside the United States, prescriptions should be obtained in the quantity needed for the
duration of the stay, prior to the departure date.

There are **NO exclusions for war or acts of terrorism** under these medical plans.

HMO Illinois – Travel Outside the U.S:
Travel out of the country is considered Out of Area. If the member has an accident or has a medical
emergency, they should seek medical attention at a hospital emergency room. Treatment for accidents
and medical emergencies are covered when the appropriate diagnosis code is indicated on the claim form
for the inpatient or outpatient provider. Benefits for follow up care will be covered if the services were a
result of an accident or medical emergency and the member is unable to return home to their medical
group/IPA for treatment.

The member is responsible for paying the claim out of pocket and then for submitting the claim to HMO
Illinois for reimbursement. All reimbursements for foreign claims are made to the member.

If traveling outside the United States, prescriptions should be obtained in the quantity needed for the
duration of the stay, prior to the departure date.

There are **NO exclusions for war or acts of terrorism** under the HMO IL plan.

Life Insurance (Liberty Mutual)
There are **NO exclusions for war or acts of terrorism** under the Liberty Mutual Group Basic or
Supplemental Life Insurance plans.

No Accidental Death and Dismemberment benefits are payable for any loss that is caused by war, declared
or undeclared, or any act of war. Refer to the Liberty Mutual life insurance policy for additional details.

Long Term Disability (Liberty Mutual)
The long term disability policy will not cover any disability due to war, declared or undeclared, or any act
of war. Refer to the Liberty Mutual long term disability policy for additional details.

Workers Compensation – If Traveling on DePaul Business
There are three workers compensation policies:
1) Domestic workers compensation covers international travel < 30 consecutive days.
2) International workers compensation includes emergency evacuation services.
3) Defense Base Act (DBA) workers compensation covers travel to places like Iraq.
Please contact the Treasurer’s Office for more information - Mary Joyce Cometa at x26531.

Emergency Evacuation Services
Individual evacuation policies can be secured with International SOS or Travelgard. Contact the Benefits
Department at x28232 for the name of a contact at International SOS.

Travel Warnings
Monitor travel warnings issued by the Department of State. For more information, go to the following web