



# International Travel Insurance and Assistance Program

## University of Denver

### FAQ & Summary of Benefits

#### **Eligibility:**

All Staff, Faculty, Contractors, University Officials and Board Members, Students, Subscribers approved guests, and Volunteers, who are traveling outside their permanent country of residence, on a University sponsored trip. The policy also covers spouses (domestic partners, life partners) and dependent children of covered members stated above.

#### **When is my coverage effective?**

Your Crisis 24 membership provides pre-travel advice. Once abroad, you may access the full range of Crisis 24 services and your Everest Insurance travel medical insurance for the duration of your university-affiliated travel, plus up to a total of 14 days of personal travel immediately before or after.

#### **What if I'm a resident of a country outside the USA (example: China) and I am traveling to my home country, will I be covered under this policy?**

Yes, if you are outside of the United States on approved, university-affiliated travel, you will be covered under these policies, even if you are traveling to your country of permanent residence. The exception is that you will not be covered for any war-related/Security evacuation claims.

#### **Are there any country restrictions in terms of policy coverage?**

Yes. War-related claims will *not* be covered in the following locations (subject to change):

The United States and its territories and possessions, One's Home Country of Permanent Residence, Afghanistan, Iraq, Russia, Belarus, Ukraine, and Israel including the West Bank and Gaza Strip, Lebanon, Somalia, South Sudan, Sudan, Syria, and Yemen. Further, countries where OFAC sanctions apply will have limited coverage.

Other coverage within the policy is still applicable. In addition, travelers should consult resources, such as the Department of State and Crisis24, and consult with DU's International Travel Health and Safety office to determine if there are additional exclusions for any high-risk security locations, especially related to the security evacuation benefit.

#### **What are some of Crisis 24's services?**

Pre-trip consultation on travel items, such as passport and visa requirements, necessary immunizations, safety and security information, medical assistance, and/or questions of concern regarding travel, medical and security issues in your destination. Additionally, the coverage includes medical and security evacuation and repatriation coordination; political and natural disaster evacuation coordination; payment of overseas medical bills; coordination of all benefits with the insurance plan administrators.

#### **Do I get an ID card?**

No. Crisis24 and DU will verify you are a registered, eligible traveler. When you contact Crisis 24 for assistance, they will work with the provider (e.g., hospital, doctor) to facilitate payment and work with Everest insurance. This is why it's important to call Crisis 24 as a first step.





**The Crisis 24 program does not provide international travel medical insurance, so do I have international travel medical insurance when I travel abroad?**

Yes. The University of Denver provides international travel medical insurance through Everest Insurance for international travelers.

**Who do I contact if I have pre-trip medical or security questions?**

Travelers should visit the [DU Crisis 24 site](#) to familiarize themselves with the services that Crisis 24 offers travelers while they are abroad. If prompted to log-in, use your DU credentials to login via SSO.

If you have a pre-trip medical or security related question or need information or assistance while overseas, please contact the 24-hour Crisis 24 Assistance Centers in one of the following ways:

- By email at [support@crisis24.com](mailto:support@crisis24.com) (In the event of an emergency, please call Crisis 24 via phone)
- By phone at +1 443-569-8601. You can call collect from abroad, or you can call in from any other available phone or send an email requesting a phone call back.
- Via the Crisis24 app on your mobile phone.

The Assistance Center is staffed by doctors, logistics coordinators and security experts that can provide medical advice and assistance in your location.

**How do I enroll?**

International travel medical insurance is a benefit provided to university travelers while outside of the U.S. on DU-Travel at no additional cost when they properly registered their travel. Travelers should refer to the travel registration options and requirements here: <https://www.du.edu/international-travel/be-prepared/register-your-travel>

**Everest Insurance Medical Insurance Plan Benefits**

**Insurance Company:** Everest Reinsurance Company

**Policy Period:** 7/1/2025 – 7/1/2026

**Policy Number:** AHB0000069-251

All Benefits are in U.S. Dollar Amounts:	
Medically Necessary Services related to an Illness or Injury <ul style="list-style-type: none"><li>• Physician Office Visits</li><li>• Hospitalizations</li><li>• Diagnostic Tests</li><li>• Ambulance Services</li><li>• Prescription Drugs</li><li>• Mental Health</li></ul>	\$500,000 per calendar year
Emergency Dental	Included; up to \$20,000 for injury
Deductible	\$0
Pre-Existing Conditions (NOT most ongoing routine care)	Covered

**What is covered under the Everest Travel Medical Insurance Plan?**

The plan covers medically necessary services, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, labs and x-rays, inpatient (emergency stabilization only) and outpatient mental health sessions, physician office visits and prescription drugs. Evacuations and repatriations are also covered under this program. Contact [intlsafety@du.edu](mailto:intlsafety@du.edu) for a full list of benefits.





### **Are my routine mental health counseling sessions covered?**

Yes, as long as you contact Crisis 24 to arrange those sessions, they are covered up to the medical limit of \$500,000

### **What are some services that are NOT covered and important to understand prior to traveling?**

The plan does not cover preventative care, including, but not limited to physicals and annual wellness exams. Routine pregnancy services are not covered. Contact [intlsafety@du.edu](mailto:intlsafety@du.edu) for a full list of benefits and review the last page of this document for some exclusions.

### **How are prescription drugs covered?**

Prescription drugs are covered when prescribed, by a doctor outside of the United States for a covered medical illness or injury that occurs while traveling. It is best to get all refills for a medication that you take on a routine basis prior to traveling. This includes both preventative and maintenance medication for chronic health conditions. Always check to see if your medicine is allowed in the country you are traveling to. For medication advice contact Crisis 24. Some medications may be challenging to bring in country. For example, traveling with injectable medication. Please discuss this with Crisis 24 or DU's HCC as they will be able to provide you with advice. It is important to note that not all medications are available locally.

### **What happens if I lose the medication while traveling?**

Everest Insurance will cover the replacement of medication for lost prescriptions that are medically necessary during the trip.

### **What is covered under the emergency dental benefit?**

A dental emergency is defined as a type of medical emergency that involves a dental condition of recent onset and severity, which needs immediate dental procedures necessary to control excessive bleeding, relieve severe pain, or eliminate acute infection. This also includes accidental dental treatment of an injury to teeth that occurs while on a school-sponsored trip. Coverage does not extend to non-natural teeth such as dentures or veneers.

### **Does this plan cover testing for sexually transmitted disease?**

If the testing is a preventive screening or if it is part of a physical or preventive visit, it is not covered because the plan does not cover routine or preventive services. If the testing is performed because you have symptoms or have been exposed to someone with sexually transmitted disease, it would be covered.

### **If I lose or break my eyeglasses or contact lenses, will the plan cover a new set of lenses?**

Replacement of broken lenses is provided when they have been damaged in a covered accident.

### **Does the plan cover a hospital stay for treatment of alcohol or substance abuse?**

The plan will cover that portion of the hospital stay for the purpose of stabilizing the patient. It will not cover that part of an inpatient hospital stay for alcohol or substance abuse treatment.

### **I saw an exclusion related to sports. What does this mean?**

The exclusion is for "Practice or play in any amateur, club sport, Intercollegiate, Interscholastic, Intramural School activity or professional sports contest or competition. "If you play a "pick up" game (non-competitive, recreational, fun) of basketball, you are covered. If you join the club rugby team at your host institution, you are not covered. Essentially, once the sport becomes organized and competitive in nature, you are not covered for any injuries sustained during practice or play. If you have questions about whether a particular sports activity is covered, please reach out to [intlsafety@du.edu](mailto:intlsafety@du.edu)

### **What if I have a pre-existing condition, am I covered?**

Yes, pre-existing conditions are covered. That is, if you've had a heart condition, but have been cleared for travel and





that heart condition resurfaces, it is covered. Ongoing or routine cardiologist appointments are not.

**Does this plan have a deductible?**

No. Deductible means the dollar amount of covered expenses that must be incurred as an out-of-pocket expense by each insured before payment is made by the claims company. However, if a traveler does not call Crisis24 before visiting a medical facility or in rare cases where a guarantee of payment is not accepted by a medical facility, there is a chance some out-of-pocket expenses could be incurred and subject to filing a claim.

**How is payment for services handled?**

If Crisis 24 pays for covered medical treatment on your behalf, the claim will be automatically sent to Everest Insurance, and Crisis 24 will be reimbursed directly from Everest. The traveler does not need to submit any paperwork.

**Who do I contact if I have questions about how the Everest Insurance plan works?**

Contact [intlsafety@du.edu](mailto:intlsafety@du.edu) if you have any questions.

**How does the claims process work if Crisis24 coordinates the payment for medical treatment?**

If Crisis 24 coordinates the payment for medical treatment, the claim will be paid for by the insurance company according to the terms and conditions of the policy. The traveler does not need to submit any paperwork. Please note that if you are prescribed a medication, it is unlikely that Crisis 24 will be able to coordinate payment and you will need to submit a claim for reimbursement.

If you pay any out-of-pocket expenses that may be covered under this policy, keep all receipts and documentation (this would include any medical reports or records you receive, if applicable.) Your university can provide the most updated claims form.

## **EXCLUSIONS – EVEREST INSURANCE TRAVEL MEDICAL INSURANCE PLAN**

The following constitute general exclusions under the Everest Travel Medical Insurance Plan:

- Regular health check-ups
- Travel in or upon a water jet ski
- Any two or three wheeled motor vehicle other than a motorcycle registered for on-road travel (e.g., typical transportation for the region in which you are traveling); any off-road motorized vehicle not requiring licensing as a motor vehicle; when used for recreation or competition.
- Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from:
  - While riding as a passenger in any Aircraft not intended or licensed for the transportation of passengers; or
  - While being used for any test or experimental purpose; or
  - While piloting, operating, learning to operate or serving as a member of the crew thereof; or
  - While traveling in any such Aircraft or device which is owned or leased by or on behalf of the participating organization of any subsidiary or affiliate of the participating organization, or by the Covered Person or any member of their household; or
  - A space craft or any craft designed for navigation above or beyond the earth's atmosphere; or
  - An ultralight, hang-gliding, parachuting, or bungee-cord jumping;
  - Except as a fare paying passenger on a regularly scheduled commercial airline or as a passenger in a non-scheduled, private aircraft used for business or pleasure purposes.





- Practice or play in any amateur, club sport, Intercollegiate, Interscholastic, Intramural School activity or professional sports contest or competition

**For a complete list of exclusions, please see the Policy.**

Disclaimer

The FAQ provides a brief description of important features but does not replace or supersede the policy. The policy governs. The policy includes a full description of coverage, terms, conditions, and exclusions.