

Traveling abroad?

How to access emergency assistance and health insurance benefits

When you're traveling abroad, emergency assistance and health insurance are the last things you want to think about—unless you need them. But should the need arise, it's important to be prepared. Some of the specific information below applies only to individuals covered by Blue Cross Blue Shield (BCBS). However, other insurers typically have similar requirements; check with your health insurance carrier *before* embarking on any international travel.

Before you leave home...	<ul style="list-style-type: none"> ◆ Make sure you have your insurance identification card and contact information for your health insurer. ◆ Register with International SOS (see below for more information).
If the situation is urgent but non-life-threatening...	<ul style="list-style-type: none"> ◆ Call the BlueCard Worldwide Service Center at 804-673-1177 (call collect), so they can facilitate hospitalization at a BlueCard Worldwide facility or make an appointment with an approved doctor.
If you need emergency medical care...	<ul style="list-style-type: none"> ◆ Go to the nearest hospital immediately, and then call the BlueCard Worldwide Service Center at 804-673-1177 (call collect).

For help in finding a doctor or hospital, go to the BlueCard Worldwide web site at <http://www.bcbs.com/healtravel/finder.html> or call ISOS at **215-942-8226** (call collect).

Accessing health insurance benefits while abroad

If you need medical services when traveling outside the U.S., it is essential to contact your health insurance company as promptly as possible. If you have insurance with Blue Cross and Blue Shield (BCBS), you must contact the BlueCard Worldwide Service Center at 804-673-1177 (call collect). The Center is staffed with multilingual representatives and is available 24 hours a day, seven days a week.

International SOS

MIT employees are covered by International SOS (ISOS) for emergency assistance while traveling abroad for both work-related and non-work-related trips. You can contact ISOS by calling 215-942-8226 (call collect) or by visiting their web site at <http://www.internationalsos.com>.

The International SOS Program provides 24-hour worldwide emergency medical and security evacuation assistance. ISOS can also assist you in locating medical facilities in other countries, but they are not a health insurer. You must still contact your health insurer if you need to access medical services.

For additional information or to obtain an ISOS membership card, visit the MIT Insurance Office web site (<http://controllers.mit.edu/site/insurance>), or call the office at 617-324-5031. For other questions about MIT travel policies and coverage, visit the MIT Travel Office web site (<http://controllers.mit.edu/travel>). Whitehead and Draper employees should contact their respective human resources departments regarding their travel coverage.

Note: BCBS members must call the BlueCard Worldwide Service Center to obtain cashless access for inpatient care (with the exception of your usual out-of-pocket expenses, such as any deductible or coinsurance). Out-of-country hospitals frequently require patients to pay all bills before discharge. If you fail to notify BlueCard Worldwide in advance, you may be required to pay the full charges out of pocket. Failure to notify BlueCard Worldwide may also result in denial of your claim for reimbursement. For claims-filing and payment information, visit the BlueCard website at:

<http://www.bcbs.com/coverage/bluecard/bluecard-worldwide.html>

Carry this card with your insurance identification card.

Important phone numbers for MIT travelers

- BlueCard Worldwide Service Center (call collect from outside U.S.) **804-673-1177**
- BlueCard Worldwide Service Center (toll-free in U.S. only) **1-800-810-2583**
- International ISOS (call collect)..... **215-942-8226**
- My personal care provider:


