

International Travel Insurance and Assistance Program

University of Denver

FAQ & Summary of Benefits

Eligibility:

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

When is my coverage effective?

Your Crisis24 membership provides pre-travel advice. Once abroad, you may access the full range of Crisis24 services and your Starr Insurance travel medical insurance for the duration of your university-affiliated travel.

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. However, there may be a few limitations such as an inability to evacuate you out of your home country for security reasons (e.g., this could create a refugee situation).

What are some of Crisis24'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; full coordination with the Crisis24 credentialed worldwide medical provider network.

Do I get an ID card?

No, you do not need an ID card for Crisis24 or Starr Insurance. When you contact Crisis24 for assistance, they will work with the provider (e.g., hospital, doctor) to facilitate payment and work with Starr insurance. This is why it's important to call Crisis24, as a first step.

The Crisis24 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 Starr Insurance for international travelers.

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

Travelers should visit the [DU Crisis24 site](#) to familiarize themselves with the services that Crisis24 offers travelers while they are abroad. To log-in, use your DU credentials.

If you have a pre-trip medical or security related question or need information or assistance while overseas, please contact the 24-hour Crisis24 Assistance Centers in one of the following ways:

- 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.
- By email at goc@crisis24.com (In the event of an emergency, please call Crisis24 via the phone or the Crisis24 Travel Oracle app)

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. at no additional cost when they properly registered their travel. Travelers should refer to the information here on registering travel: <https://www.du.edu/international-travel/be-prepared/register-your-travel>

Starr Insurance Medical Insurance Plan Benefits

Insurance Company: Starr Insurance

Policy Period: 7/1/2024 – 6/30/2025

All Benefits are in U.S. Dollar Amounts:	
Medically Necessary Services related to an Illness or Injury <ul style="list-style-type: none"> • Physician Office Visits • Hospitalizations • Diagnostic Tests • Ambulance Services • Prescription Drugs • Mental Health 	\$500,000 per calendar year
Emergency Dental	Included \$1,000
Deductible	\$0
Pre-Existing Conditions	Covered

What is covered under the Starr Insurance 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 for a full list of benefits.

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, travel immunizations, physicals, annual women’s wellness exams, and birth control. Routine pregnancy services are not covered. Contact intlsafety@du.edu for a full list of benefits. Review the last page of this document for a more comprehensive list of 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 Crisis24. Some medications may be challenging to bring in country. For example, traveling with injectable medication. Please discuss this with Crisis24 as they will be able to provide you with advice. It is important to note that not all medications are available locally. Please note that birth control is considered preventative in most cases and is not covered.

What happens if I lose the medication while traveling?

Starr Insurance will cover the replacement of medication for lost prescriptions that are medically necessary during the trip. Generally, birth control is considered preventative medication and is not covered; and therefore, is not eligible for this replacement of medication benefit.

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.

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, refer to exclusions 1-5 for non-covered events.

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 or any underlying mental health condition.

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

Yes, pre-existing conditions are covered if the condition is exacerbated, but not its routine ongoing care.

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.

How is payment for services handled?

If Crisis24 pays for covered medical treatment on your behalf, the claim will be automatically sent to Starr Insurance, and Crisis24 will be reimbursed directly from Starr International. The traveler does not need to submit any paperwork.

What countries may have limited or no insurance coverage?

Insureds will need pre-approval from STARR for travel to following War Restricted Countries (subject to change): Afghanistan, Belarus, Iraq, Israel (including Gaza/West Bank), Russia and Ukraine. Starr reserves the right to charge additional premium or decline a trip request to the list of War Restricted Countries, for these territories are excluded from coverage on the policy. Starr requires a detailed itinerary for requested trips, that will include: daily schedule, purpose of visit, locations visited, concentration of insureds in each location, advanced security measures (i.e., transportation - armored vehicle escorts, evacuation plans, etc.), and any other relevant details that describe the nature of the requested trip and safety protocols that will be in place – this information is vital for Starr to provide a quote. Contact intlsafety@du.edu before any travel plans are made to investigate the viability of traveling to these destinations. Note, DU has additional restricted destinations to which some travelers may not travel or need special approval. <https://www.du.edu/international-travel/higher-risk-destinations>

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

Contact intlsafety@du.edu if you have any questions.

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

If Crisis24 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 Crisis24 will be able to coordinate payment and you will need to submit a claim for reimbursement. Please see the instructions on how to submit a claim under the below question.

Below are the instructions:

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. Claims can be submitted via email or by mail.

Who do I contact if I have questions about a specific claim or claims payment?

Please call ACI at 888-293-9229 for information or questions about your claim.

EXCLUSIONS – STARR INSURANCE TRAVEL MEDICAL INSURANCE PLAN

In addition to any benefit-specific or coverage-specific exclusion, benefits will not be paid for any loss that directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically extended by reference to the exclusion in a Hazard:

1. flight in, boarding or alighting from an aircraft or any craft designed to fly above the Earth's surface except as
 - a. a fare-paying passenger on a regularly scheduled commercial or charter airline;
 - b. a passenger in a military aircraft flown by the Air Mobility Command or its foreign equivalent.
2. Covered Person's flight in, boarding or alighting from an aircraft or any craft designed to fly above the Earth's surface that is an Owned Aircraft, Leased Aircraft or Operated Aircraft.
3. a Covered Person's commission of, or attempt to commit, a felony, an assault or other illegal activity.
4. participation in a riot or insurrection.
5. a Covered Person's bungee-cord jumping, parachuting, skydiving, parasailing, hang-gliding, motorcycling, scuba diving, jet, snow or water skiing, mountain climbing (where ropes or guides are used), amateur racing, piloting an aircraft, spelunking, whitewater rafting, surfing, and parasailing. "Motorcycling" includes the use of mopeds, scooters, e-scooters, and e-bikes.
6. traveling to a restricted destination without the appropriate approval from DU.

Additional Exclusions (associated with medical expense coverage)

1. routine physical examinations and routine care of any kind, including routine childcare.
2. routine dental care and treatment.
3. pregnancy-related expenses that are considered preventative or routine or incidental to a pregnancy such as sonograms, lab tests, and pre-natal vitamins, except for Complications of Pregnancy.

4. expense incurred for treatment of temporomandibular or craniomandibular joint dysfunction and associated myofacial pain.
5. cosmetic surgery, except for reconstructive surgery needed as the result of a Covered Injury.
6. any elective treatment, surgery, health treatment, or examination including any service, treatment or supplies that:
(a) are experimental; and (b) are not recognized and generally accepted medical practices in the United States.
7. treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.), and that are a normal, foreseeable result of participation in an activity.
8. replacement of artificial limbs, eyes and larynx.
9. Services, supplies, or treatment including any period of Hospital Confinement that is not recommended, approved, and certified as Medically Necessary and reasonable by a Physician, or expenses that are non-medical in nature.
10. Services or treatment rendered by any person who is:
 - a. employed or retained by the Policyholder;
 - b. living in the Covered Person's household;
 - c. an Immediate Family Member of either the Covered Person or his or her Spouse/Domestic Partner; or
 - d. the Primary Insured.
11. Personal comfort or convenience items, such as but not limited to, hospital telephone charges, television rental, internet access, barber services or guest meals while confined in a hospital.
12. any treatment, service or supply not specifically covered by the Policy.
13. War, or any act of war, whether declared or not in the following countries: Home country, United States of America, Afghanistan, Belarus, Iraq, Israel (including Gaza/West Bank), Russia and North Caucasus, Ukraine

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