



NEW YORK UNIVERSITY
Office of Global Programs

**SUPPORT SERVICES &
INSURANCE COVERAGE**
For NYU Employees Working
Outside The United States

As NYU's global presence expands, the University is offering support services, health care coverage and emergency assistance programs that can meet the needs of employees assigned abroad.

ASSISTANCE WITH PRE-DEPARTURE PREPARATION

It is best to start preparing for your assignment at least one month (preferably more) before your departure. The Office of Global Programs can help you ensure you are well prepared.

Passports

Every member of your family will need a passport. Since it can take up to eight weeks to process applications, it is wise to apply as far in advance as possible so your passport is ready when you need it. In addition, many countries require your passport to be valid at least 6 months past the date you expect to return.

Visa and Work Permits

Failure to have proper visas and work permits could open NYU to liability under the immigration, tax, and employment laws of your destination country. Many countries require a valid entry visa, as well as a work permit. An exit visa may also be needed in order to return home.

Medical Entry Requirements

Many countries require International Certificates of Vaccination. Some countries also require HIV tests prior to entry. *In order to be effective, many vaccines must be administered anywhere from 1 month to 4-6 months in advance of your departure.*

Prescriptions and Other Medications

Prescription medications for legitimate health conditions may come under intense scrutiny. In some countries, drugs that are legal and readily available in the U.S. could be considered illegal, require a prescription, or arouse the suspicions of local officials and customs and immigration authorities. The Office of Global Programs can help you prepare for appropriate precautions when traveling with such supplies.

NYU TRAVEL ACCIDENT/ASSISTANCE PROGRAMS

NYU Travel Accident/Assistance Programs, available through the NYU Insurance & Risk Management Department, can protect you if you encounter unexpected risks while on University business. *This coverage is in addition to any of your other NYU benefits.*

Any travel outside the U.S. and Canada needs to be registered with NYU's Insurance & Risk Management Department in order to ensure proper coverage. Once enrolled, you will be issued an International Benefits Access Card.

The NYU Travel Accident/Assistance Programs are underwritten through American International Group (AIG), a leader in specialized accident insurance to keep employees and assets safe.

HEALTH CARE COVERAGE FOR INTERNATIONAL ASSIGNMENTS

Since you cannot use your U.S. medical plan's ID card to pay for health care when you are outside the U.S., NYU offers medical insurance coverage and 24-hour emergency assistance through Aetna Global Benefits (AGB). Since these are NYU-sponsored group health insurance plans, there are no preexisting condition exclusions.

If your spouse, domestic partner, or unmarried dependent child(ren) age 18 or younger accompany you, they can also be covered.

When you access care through an AGB contracted direct-pay medical facility or provider, Aetna can arrange to pay the facility directly for covered expenses. This gives you the added convenience of not having to worry about paying for medical expenses up-front and filing a claim for reimbursement.

Please note, in order to have this international health care coverage, you will need to register through the Benefits Office at least 2 weeks prior to your planned departure.

AETNA GLOBAL BENEFITS WORLDTRAVELERSM *(short-term assignment—up to 3 months)*

If you are traveling abroad on University business for less than 3 months, NYU offers supplemental health care coverage through Aetna WorldTravelerSM. In addition to emergency health care benefits, this plan can assist you with provider referrals, provide translation services, assist with lost or stolen documents, and cover medical evacuation when necessary.

Your regular NYU benefits remain in place during a short-term assignment, but you may use the Aetna WorldTravelerSM plan's emergency medical, dental and prescription drug benefit in the event you become ill while you are out of the country.

There is no additional cost to enroll in this Program. Once enrolled, the Benefits Office will provide you with an ID card.

AETNA GLOBAL BENEFITS[®] OPEN CHOICE PPO *(long-term assignment—over 3 months)*

If you are out of the country on University business for more than 3 months, the University will replace your domestic medical coverage with the Aetna Global Benefits[®] (AGB) Open Choice PPO plan. *The cost of this coverage is comparable to NYU's domestic Aetna HMO.*

Within the U.S., this plan provides the flexibility of lower cost in-network care from the Aetna provider network, with the option to pay more to access providers who are out of network.

Outside the U.S., Aetna has developed relationships with leading hospitals and health networks throughout the world to help you access and pay for global health care.

Your regular NYU medical benefit plan coverage resumes when you return from your assignment abroad.

NYU RESOURCES FOR INTERNATIONAL BENEFITS

The **NYU OFFICE OF GLOBAL PROGRAMS** is available to provide pre-departure assistance to ensure that you have the proper work permits and visas, and are prepared for the medical entry requirements of your destination country. Please contact International Human Resources at (212) 998-1252 or e-mail mf88@nyu.edu.

The **NYU INSURANCE & RISK MANAGEMENT DEPARTMENT** needs to be contacted prior to overseas travel in order to register you in the NYU Travel Accident/Assistance Programs. This process will be facilitated by the NYU Office of Global Programs, or call (212) 998-2755.

The NYU Insurance & Risk Management Department also provides pre-departure and post-departure travel security information and safety alerts. In high-risk areas, they can help with personal safety arrangements, including emergency medical evacuation, and repatriation.

The **BENEFITS OFFICE** will register you in the Aetna Global Benefits Plan. **BENEFITS SPECIALISTS** are available by e-mail at benefits@nyu.edu, by fax at (212) 995-4050, or by phone at (212) 998-1270. Appointments are available Monday through Friday from 9 a.m. to 5 p.m.

Please note: If you travel overseas on NYU business and you do not register your travel prior to departure, you may not be fully covered by NYU's insurance plans. You may also be required to pay in full for any medical treatment at the time the service is rendered.



NYU Office of Global Programs
International Human Resources

Mamiko Fujita, Manager (212) 998-1252
NYU Benefits Office (212) 998-1270

Note: The benefits plan information contained herein is only a partial overview of NYU employee benefits. More complete information is contained in the Summary Plan descriptions and formal plan documents, available upon request through the NYU Benefits Office. The University reserves the right to change, amend, or terminate the benefit plans at any time.