

# Travel-Accident Insurance Plan

LAST REVISED ON 06/2014

**This policy applies to:** Faculty, staff, registered University students, officers and trustees of the University, as well as their dependent children and spouse/domestic partner (who are traveling with them when they are traveling on University business).

Individuals represented by collective bargaining agreements receive benefits in accordance with those agreements.

## I. Policy

The Travel-Accident Insurance Plan provides insurance in case of accidental death or dismemberment of covered individuals traveling on University business away from the principal place of employment, as well as insurance for personal travel for a faculty member on an approved professional leave of absence (sabbatical). The policy also includes medical and travel-related assistance services when traveling for business or pleasure.

## II. Guidelines

**A.** Faculty, staff and their covered dependents are eligible for Travel-Accident Insurance (including medical and travel-related assistance services) upon appointment. Registered University of Rochester students, Officers and Trustees of the University of Rochester and their covered dependents are eligible for Travel-Accident Insurance upon appointment.

**B.** Travel-Accident Insurance (including medical and travel-related assistance services) is paid for entirely by the University.

**C.** Coverage applies only to University business trips and related professional business travel, except for a faculty member on an approved professional leave of absence (sabbatical) when the coverage also applies to personal travel for the faculty member.

**D.** The maximum death or dismemberment benefit for faculty, staff, registered University of Rochester students, Officers & Trustees of the University of Rochester, including death or dismemberment resulting from a bomb, is \$50,000, unless the death or dismemberment results from injury involving aircraft, when the maximum benefit is \$100,000. In the case of aircraft accident or bomb hazard, the plan has an aggregate per-accident limit of \$500,000. Injury or dismemberment benefits vary depending on the injury or loss; benefits will be 25% to 100% of the total Loss of Life Benefit Amount.

**E.** The maximum death or dismemberment benefit for a spouse/domestic partner of a covered individual is \$25,000.

**F.** The maximum death or dismemberment benefit for dependent child(ren) of a covered individual is \$10,000.

**G.** The benefits provided under this plan are in addition to those provided by the University of Rochester Life Insurance Plan (including the University-Paid Basic Accidental Death and Dismemberment insurance). Please refer to the [University of Rochester Group Life Insurance Guide](http://www.rochester.edu/working/hr/benefits/life/) (<http://www.rochester.edu/working/hr/benefits/life/>) (available from the Benefits Office or online) for information on the University of Rochester Group Life Insurance Plan.

**H.** Medical and travel-related assistance services are provided using the travel assistance service provider worldwide 24-hours a day.

**I. Coverage During Job-Related Disability:** Travel-Accident Insurance (including medical and travel-related assistance services) is suspended for faculty and staff members who are receiving benefits under Workers' Compensation, the Short-Term or Long-Term Disability Plans.

**J. Coverage During Leave of Absence:** During an approved **paid** leave of absence, Travel-Accident Insurance (including medical and travel-related assistance services) continues.

Faculty and staff members on an approved leave of absence for personal reasons are not covered under the Travel-Accident Policy (including medical and travel-related assistance services). However, faculty members on an approved professional leave of absence (sabbatical) are covered for their personal and professional travel, including attendance at professional conferences, research trips, etc.

**K. Coverage During Layoff\*:** During a **temporary** or **indefinite layoff**, Travel-Accident Insurance (including medical and travel-related assistance services) is suspended.

\*This section does not apply to faculty.

**L. Coverage on Retirement, Termination or on Change to Ineligible Status:** If a faculty or staff member retires, terminates employment or changes to an ineligible status, Travel-Accident Insurance (including medical and travel-related assistance services) is cancelled on the last day before retirement, or on the date of termination or change in status.

### **III. Procedures**

**A.** The beneficiary(ies) under this policy will be the same as that designated under the University Paid Basic Term Life Insurance Plan, unless the faculty or staff member requested a different beneficiary for the Travel-Accident Insurance Plan. The beneficiary for individuals not eligible for the University–Paid Basic Term Life Insurance Plan is the participant’s estate, unless the participant has specified a different beneficiary under this Plan.

**B.** Claims under this policy should be filed with the Benefits Office. The Benefits Office will forward the claim form, together with the appropriate proof-of-death forms or dismemberment forms, to the insurance company for review, approval and payment.

**C.** To access travel assistance services, participants should contact the travel assistance service provider at the numbers listed on the identification card and provide the University of Rochester’s Group Number 640-21-89. The [Travel Assistance Service Identification Card](http://www.rochester.edu/global/documents/internal/UnivOfRochesterTravelAssistanceBrochureIDCard.pdf) (<http://www.rochester.edu/global/documents/internal/UnivOfRochesterTravelAssistanceBrochureIDCard.pdf>) is available online and should be printed and carried with participants.

**D.** The University reserves the right to modify, amend or terminate any or all of the Benefit plans at any time. For example, there may be such changes as reducing the coverage of a plan, requiring employee contributions, or increasing or decreasing benefit levels. If one or more plans is terminated, the termination will not affect those benefits which are being paid to employees prior to the termination but there will be no benefits paid to those who would have become entitled to payment after the date of termination.

**See also:**

- Life Insurance Plan

**ABOUT THIS POLICY**

**Policy Number**

263

**Issuing Authority**

Human Resources

**Responsible Officer**

Michelle Barrett

**Contact Information**

[michelle.barrett@rochester.edu](mailto:michelle.barrett@rochester.edu) (mailto: [michelle.barrett@rochester.edu](mailto:michelle.barrett@rochester.edu))

**ADDITIONAL RESOURCES**

**[Life Insurance Plan \(http://www.rochester.edu/working/hr/benefits/life/\)](http://www.rochester.edu/working/hr/benefits/life/)**

**POLICY KEYWORDS**

**[Benefits \(https://www.rochester.edu/policies/all/?filter%5Btopics%5D=306\)](https://www.rochester.edu/policies/all/?filter%5Btopics%5D=306)**

**[Insurance \(https://www.rochester.edu/policies/all/?filter%5Btopics%5D=476\)](https://www.rochester.edu/policies/all/?filter%5Btopics%5D=476)**