

LA SIERRA UNIVERSITY

Foreign Travel

Coverage Summary

The following is intended to provide a brief summary of coverages for individuals traveling **internationally** on behalf a La Sierra University. **THIS IS ONLY A SUMMARY.** Coverage is subject to the terms and conditions of applicable insurance policies or self-insurance programs.

	Employee (EE)	Student	Volunteer
Health Plan & Accident Medical*	EE traveling internationally on <i>non-La Sierra-approved</i> are covered by their respective health plan provided EE is currently enrolled. Coverage is provided on a reimbursement basis for emergencies only *Optional purchase.	Students traveling internationally on <i>approved</i> or <i>non-approved</i> trips are covered by the student health plan, provided they are enrolled. Coverage is on a reimbursement basis. *Optional purchase.	No coverage. *Optional purchase.
Workers' Comp	EE traveling internationally on behalf of <u>La Sierra University-approved</u> trips are covered by workers' compensation coverage only while performing assigned duties. Coverage includes medical expense, disability, rehabilitation, and death benefits.	N/A – No coverage.	N/A – No coverage.
Evacuation & Repatriation*	Coverage included in health plan or workers' compensation program, where applicable. *Optional purchase.	Coverage included in health plan. *Optional purchase.	N/A – No coverage. *Optional purchase
Personal Effects*	No coverage, except that provided by their personal homeowner's policy, if any. *Optional purchase	No coverage, except that provided by their personal homeowner's policy, if any. *Optional purchase	No coverage, except that provided by their personal homeowner's policy, if any. *Optional purchase
Auto Liability	No Coverage.	No Coverage.	No coverage.
Trip Cancellation*	No coverage *Optional purchase	No coverage *Optional purchase	No coverage *Optional purchase.
General Liability	Only covered on <u>La Sierra University-approved</u> trips while performing assigned duties.	Only covered on <u>La Sierra University-approved</u> trips while performing assigned duties.	Only covered on <u>La Sierra University-approved</u> trips while performing assigned duties.