

Standard Operating Procedures for USF International Travelers Testing Positive for COVID-19

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Quarantine and Insurance Coverage for COVID-19 Positive Travelers

USF travelers under our UHCG insurance and trip delay coverage have limited coverage that may -- *in specific circumstances* --reimburse some of the expenses associated with quarantine as **mandated by a national authority**, or as **directed by a treating physician** upon a physician-administered COVID positive. It is very important to follow all of the Steps outlined in this document. *Reimbursement is not determined by USF, rather, by the claims department of UHCG.*

- There is a max benefit of \$2000, up to \$150 per day up to 10 days (whichever is less) for quarantine accommodation and food, as well as transportation. Transportation involving rejoining your group, or rebooking of return trip, is included in the \$2000. **Receipts are required for all expenditures.**
- Eligible medical expenses associated with any illness up to \$250,000 will be covered, as non-elective & eligible medical procedures normally would be under the International Health Insurance policy.
- COVID -19 tests overseen by a physician can be reimbursed with receipts.
- Public health recommendations, or requirements from the host institution to quarantine are not sufficient to trigger reimbursement of expenses.
- UHCG explains: A “quarantine” is a strict medical isolation imposed by a recognized government authority, their authorized deputies, a medical examiner or a physician to prevent the spread of a disease due to you [...] either having, or being suspected of having, a contagious disease, infection or contamination. An order is not considered to impose a strict medical isolation unless the order requires the relevant person to be confined twenty-four hours per day, seven days a week throughout its duration.”

Step 1: Contact United Health Care Global (UHCG) for Assistance & to Open a Case

UHCG is USF's international health and emergency insurance provider. They have 24/7 support, with contacts to medical facilities and physicians around the world. UHCG can also provide the following services and support:

- Connect you with local facilities for COVID-19 testing administered by a physician/health provider.
- Ensure that you have medical support.
- Assist in navigating public health regulations for your location.
- Assist in identifying hotels for self-isolation.
- Will make alternative flight arrangements as needed. It is important that you do not purchase alternative flight tickets independently – you will not be reimbursed. UHCG must make the arrangements on your behalf.

How to reach UHCG :

- Call UHCG at +1-410-453-6330 or Email assistance@uhcglobal.com.
- Provide the USF Student Related Travelers Policy # **902901829** (this is for faculty and students who are traveling together). The Business traveler policy number is **902901827** (USF faculty & Staff who are not traveling with students).
- If emailing, provide name, date of birth, location and contact information (phone and email address). Remind the Emergency Call center that your insurance policy includes **Trip Delay** which should cover allowable quarantine expenses.
- UHCG can give you a recommendation where to get a physician-administered COVID-19 test (**Required!**). **It can be a remote-test with a physician administering it virtually.**
- UHCG can assist with identifying a local medical professional if your on-site contacts cannot identify.
- Copy USF by email at EAASSIST@usf.edu. Make sure that you have informed onsite staff and your Education Abroad program advisor, or if not on an Education Abroad program, your home department.

Step 2: See a Medical Professional

- Obtain a physician-administered COVID test.
- Obtain a letter from the physician requiring 24/7 quarantine for a specified amount of time (CDC currently recommends 5 days, but this may differ according to location).

Step 3: Identify accommodations for quarantine

You need to identify whether you are required to move from your current accommodation. Consulting with local contacts, if available, will be the most helpful in determining housing policies. If you are required to relocate, but the country does not mandate it, and you do not have a doctor's order to quarantine, you will not be reimbursed for quarantine expenses.

EA Students: Check with on-site staff, faculty, host institution or program directors.

- Identify whether you can self-isolate in existing accommodations. This may be regulated by the host provider, the residence where you are staying, or other local regulations.
- If you are in single occupancy accommodations with your own bathroom, typically, but not always, you may remain in existing accommodations.
- If you are in double occupancy room and your roommate is COVID-19 positive, you are typically allowed to remain in the room.
- If only one person is positive, we ask that the person who tested positive identify a private room or alternate location.
- On site staff should help to identify food delivery services.
- They will also help to identify local requirements for the duration of quarantine (they can differ country to country). In the absence of country/region-specific recommendations, the CDC recommends 5 days of self-isolation followed by 5 days of mask-wearing, hand washing and use of disinfectants for common surfaces.

Non-EA travelers should work with their housing provider or in-country contacts, and may consult with UHCG to identify alternative or additional lodging.

Step:4 Rebook your flight *if necessary*

1. **With assistance from UHCG**, change flights prior to the scheduled departure.
2. You will need to provide your original ticket – if possible UHCG will use the ticket to change to a later flight.
3. UHCG will NOT reimburse for flight changes that the traveler makes independently. UHCG must make those arrangements in order to be reimbursed.

Checklist for Claims submission

- ☐ COVID positive test result administered by a health professional
- ☐ UHCG case number
- ☐ Physician order requiring 24/7 quarantine for mandated period of time (typically 5-7 days depending upon country).
- ☐ Receipts for accommodation, transportation to quarantine, and receipts for food. We recommend itemized receipts; a credit card statement may not be sufficient for reimbursement.
- ☐ Request and complete the Claim form from UHCG.