

MIT's Business Travel Accident Policy and ISOS Travel Assistance Services

Benefits/Assistance	ISOS	Business Travel Accident (BTA) Insurance	Barton
<b>Type of Program</b>	Travel Assistance Services-not an insurance policy.	Catastrophic accidental death & dismemberment insurance policy, with some ancillary benefits.	MIT General Liability Coverage
<b>Covered Territories/Persons</b>	<b>International Destinations Only</b> – Business & Leisure for Faculty & Staff; MIT Business only, MISTI internships, and other internships, international programs registered with the MIT Global Education Office - MIT students; May be limitations on services provided to countries with U.S. Dept. of State Highest, High Travel Alerts.	<b>Domestic (non-commuting) and International Travel,</b> Business only (unless otherwise provided in policy. Refer to BTA policy summary.). Coverage to high/highest risk countries excluded for students, unless waiver is obtained (See MIT Travel Risk Policy). Faculty and Admin. staff should confirm coverage prior to travel to countries with Highest risk alerts. International students are not covered for travel to their home countries.	<b>International students and scholars</b> who subscribe to the MIT Extended Health Plan.
<b>Benefits/Assistance Provided-no cost to Traveler/MIT</b>	Emergency Medical Evacuation Assistance, including medical monitoring. Repatriation Security Evacuation assistance (best efforts) to the nearest safe & acceptable location. Access to security alerts; email notification for change in country risk/health alerts. Secure access to store medical records, passport electronically, register trip with ISOS. Vaccination & Visa information by country. Return of spouse/dependent (minor) children, one-way economy, if traveler is hospitalized; travel plans have changed. Companion ticket (round-trip economy) to have family member or friend join hospitalized traveler (7 day waiting period), including per diem dailing allowance for meals & lodging.	<b>Lump Sum</b> (Class and Salary Based) Death, Dismemberment (scheduled), or Permanent & Total Disability (12 month waiting period) <b>benefit.</b> \$10k lump sum extended to spouse, dependent children of traveler.  <b>No Coverage for:</b> Trip cancellation, medical care, hospital admissions, lost luggage, passport or personal property.	Repatriation expenses and medical evacuation expenses to home country.
<b>Services Offered for a fee to traveler or MIT (1)</b>	Replacement of medication, medical supplies, emergency cash advance; prepayment of medical expenses.		
<b>Referral resources</b>	Medical/Dental facilities, legal, interpreters.		

(1) Most (if not all) of these services will be at the traveler's expense, unless due to extenuating circumstances and pre-authorized by the traveler's department (and paid for by the department).