



Understanding Your Benefits Outside the U.S.

Working outside of the United States will impact coverage for certain University of Arizona [benefits options](#). Benefits-eligible employees working abroad should review this document.

Benefits Significantly Impacted by Working Abroad

Medical Plans	
Covered	Not Covered
<p>Emergency Medical Care</p> <ul style="list-style-type: none"> Only emergency accidents or severe, sudden and emergency-level illnesses. May include screening, stabilization and medically necessary emergency care. <p>Services must meet the plan's definition of an emergency and are subject to review. Pre-existing conditions will impact coverage. Even if a situation feels urgent, the claim could be denied.</p>	<p>Routine and Non-Emergency Care</p> <ul style="list-style-type: none"> Including for follow-up or ongoing care, prescription medications or routine services. <p>Note If you are enrolled in the High-Deductible Health Plan, you may still use Health Savings Account (HSA) funds for eligible health expenses incurred internationally. More details in the “Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA)” section below.</p>

Dental and Vision Plans	
Covered	Not Covered
<p>Some vendors may cover costs as out-of-network while others will only cover emergency treatment.</p> <p>For questions about how international assignments may impact your coverage, please contact the relevant provider on the Vendor Contacts webpage.</p>	<ul style="list-style-type: none"> International providers will not be considered in network. For some providers, follow-up or routine services. Direct billing is not available internationally.

For complete information about your benefits options, visit the [Benefits Overview page](#). Coverage depends on your residency status and can be limited or unavailable if you are located outside of the U.S. Contact Human Resources at hrrsolutions@arizona.edu or 520-621-3660.



Benefits Potentially Impacted by Working Abroad

Short Term Disability and Life Insurance

Coverage

Eligible Coverage and Benefit Payouts

Coverage and benefits may be available while working internationally. However, eligibility, benefits payouts and benefit continuation may depend on your individual circumstances, including your location, duration abroad and applicable visa or residency status.

For questions about how international assignments may impact coverage, please contact the relevant provider on the [Vendor Contacts](#) webpage.

Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA)

Coverage

Eligible Medical Expenses

FSA and HSA funds may be used for eligible health expenses incurred internationally.

Expenses must still meet U.S. [IRS rules](#) and be for legally obtained care or prescriptions. Keep receipts for tax purposes. Documentation must be in English or include a certified translation and clearly show the provider, service, date, amount paid and currency conversion.

FSA and HSA Debit Cards

FSA and HSA debit cards may be used where the card is accepted but may not be usable in some international locations. In that case, you would need to pay out-of-pocket and claim a reimbursement.

Benefits Minimally Impacted by Working Abroad

Retirement plan contributions for mandatory (ASRS or ORP) and supplemental (403(b) and 457(b)) plans continue as normal. If you leave employment while living abroad and request a retirement payout, distribution options may be impacted. [Contact the relevant provider](#) with questions.

Qualified Tuition Reduction is available the same as it is within the U.S. for eligible employees.

Moving Internationally is a Qualified Life Event

Moving internationally for 90 days or longer qualifies as a Qualified Life Event (QLE), allowing you to make changes to your university benefits. Returning to the U.S. also qualifies.

If you wish to waive or change benefits options, you must [submit a QLE form](#) within 31 days of your move. Changes are effective on the first day of the pay period following submission.

For complete information about your benefits options, visit the [Benefits Overview page](#). Coverage depends on your residency status and can be limited or unavailable if you are located outside of the U.S. Contact Human Resources at hrrsolutions@arizona.edu or 520-621-3660.