



ADS Chapter 496

Foreign Service National (FSN) Health and Accident Coverage (HAC)

Full Revision Date: 06/05/2024
Responsible Office: HCTM/OHCI
File Name: 496_060524

Functional Series 400 – Human Resources
ADS Chapter 496 – Foreign Service National Health and Accident Coverage
POC for ADS 496: See [ADS 501maa, ADS Chapters and Point of Contact List](#)

This chapter has been revised in its entirety.

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ADS Chapter 496 – Foreign Service National Health and Accident Coverage

496.1 OVERVIEW

Effective Date: 06/05/2024

This chapter provides guidance on required Health and Accident Coverage (HAC) for Foreign Service National (FSN) direct hires, Cooperating Country National Personal Services Contractors (CCNPSCs), and Third Country National Personal Services Contractors (TCNPSCs) compensated under the local compensation plan (LCP) who travel outside their country of employment on official business, to include temporary duty (TDY) assignments and training (see [22 USC Section 2395\(e\)\(2\)](#)).

For the purposes of this chapter, the term FSN refers to the above categories of personnel. Throughout this chapter, this required health and accident coverage is referred to as FSN HAC.

496.2 PRIMARY RESPONSIBILITIES

Effective Date: 06/05/2024

- a. The **Office of Human Capital and Talent Management, Office of Overseas Human Capital Initiatives (HCTM/OHCI)** is responsible for providing guidance to mission management, in coordination with the Bureau for Management, Office of Management Services, Overseas Management Division (M/MS/OMD) and the Bureau for Management, Office of Acquisition and Assistance (M/OAA), on FSN HAC requirements and options.
- b. The **Office of the General Counsel, Ethics and Administration (GC/EA)** and the **Regional Legal Officer (RLO)**, in concert, are responsible for advising management on the implementation of this ADS chapter.
- c. The **Mission Executive Officer (EXO) or designated representative** is responsible for:
 1. Ensuring all FSNs who are scheduled to travel outside their country of employment on official business are enrolled in FSN HAC;
 2. Advising FSNs of their responsibilities regarding obtaining the insurance prior to their travel outside their country of employment on official business; and
 3. Ensuring the procurement of FSN HAC is done consistent with this ADS chapter and the LCP.
- d. **Foreign Service Nationals (FSNs)** are responsible for:
 1. Advising the Mission EXO or designated representative (usually the Mission Human Resources Officer) of their prospective official travel outside their country of employment and Mission procedures for obtaining FSN HAC;

2. Preparing requests for insurance enrollment in accordance with this chapter's guidelines and submitting such requests to the EXO for review, approval, and processing;
3. Obtaining FSN HAC for personal leave and travel that will be taken in conjunction with official travel to the United States or to a third country; and
4. Obtaining FSN HAC for any accompanying dependents, as defined in [AIDAR Appendix J, General Provision #1](#).

496.3 POLICY DIRECTIVES AND REQUIRED PROCEDURES

Effective Date: 06/05/2024

FSNs are generally provided health care benefits through a host country medical plan as authorized in the Mission's LCP. These benefits may or may not be adequate coverage for official travel outside the host country. Mission EXOs or designated representatives must purchase FSN HAC for FSNs on official travel outside of the host country when one of the following conditions exist:

1. LCP and/or the host country's medical plan does not provide medical or accident coverage for travel outside the host country, or
2. Local medical plans have a low cap on payments compared to medical costs of the country the individual is traveling to.

496.3.1 Periods of Coverage

Effective Date: 06/05/2024

The FSN HAC insurer provides the details of the FSN's coverage, including when the coverage begins and when the coverage ends. Missions must ensure the FSN's travel dates and FSN HAC coverage dates are aligned.

Coverage generally begins at 12:01 a.m. on the start date of coverage on the enrollment request. Missions must show the FSN's departure date from their country of employment as the insurance effective date. Coverage generally ends at 11:59 p.m. on the end date of coverage on the enrollment request. Missions must, at a minimum, add one day to the FSN's scheduled arrival date in their employing country to allow for coverage in transit and when flight delays occur.

496.3.2 On the Job Accidents and Work-Related Illnesses

Effective Date: 06/05/2024

FSNs are provided workers' compensation coverage through a host country's program as authorized in the employing Mission's LCP. This host country coverage often does not extend outside the country of employment. Work-related accidents and illnesses and associated medical costs while on official travel outside of the country of employment are covered under the Workers' Compensation Program (WCP) of the

Department of Labor and not under FSN HAC plans (see [ADS 442, The Workers' Compensation Program](#) and [AIDAR Appendix J](#)).

496.3.3 Pre-Travel Medical Exams and Medical Requirements

Effective Date: 06/05/2024

Medical exams for FSNs should only be completed in limited circumstances (see [3 FAM 7130](#)). Medical exams for FSN HAC should only be conducted if required by the insurer or local law for the purposes of enrollment in FSN HAC. The medical exam and any exchange of medical information must be between the FSN and the FSN HAC provider. The only information the FSN should share with management is confirmation that FSN HAC has been procured. The EXO must consult with the RLO and/or GC/EA if they believe there is a need to collect medical information from the FSN in order to process the FSN HAC.

If a medical condition prevents an FSN from obtaining FSN HAC, the FSN is not able to go on official travel outside the country of employment since FSN HAC is required. If that situation arises, management officials should meet to determine if there are other options for obtaining FSN HAC (e.g., using a different vendor) or for completing the duties or tasks that were scheduled to be completed while on official travel.

The country where the FSN is traveling may have medical requirements for entry into the country (e.g., vaccination requirements). The receiving country sets these requirements, not the employing Mission and the requirements may vary depending on the location of the official travel. The EXO should assist the FSN with determining and completing any medical requirements for official travel to another country.

496.3.4 Personal and Dependent Travel

Effective Date: 06/05/2024

Missions should strongly encourage FSNs to obtain insurance for periods of personal travel for themselves and for any dependents that may be traveling with them.

To purchase the insurance for themselves and, if desired, for dependents who accompany them during the period of official and/or personal travel, FSNs must contact an insurance provider directly, prior to travel and at their own expense. Since the employee must cover any and all expenses for dependents who accompany them on official and personal travel, it is strongly recommended that they purchase insurance for dependents.

496.3.5 Insurance Costs

Effective Date: 06/05/2024

The USAID Mission or hosting entity funding the travel authorization must cover the cost of enrollment under a HAC insurance plan and any associated costs with enrollment (e.g., medical examinations required by the insurance provider). When FSN travel is not

funded by the Mission, the EXO or designated representative must coordinate HAC coverage with the hosting entity.

496.3.6 Enrollments

Effective Date: 06/05/2024

Missions may enroll FSNs with any HAC insurance provider; however, benefits must meet the minimum J1 Health Benefits established by the Department of State. FSNs traveling to the United States must be enrolled in a U.S. company or company that provides coverage for travel in the United States (see section **496.5** for a list of available providers). This list is provided for convenience and does not constitute endorsement or recommendation by USAID. FSNs on official travel to another country may be enrolled with a local insurance provider that offers applicable coverage (see section **496.5**).

The Mission EXO or designated representative works with the FSN to complete the HAC enrollment upon notification by the FSN of upcoming out-of-country travel. The Centrally Billed Account (CBA) Travel card should be used for purchasing HAC/travel insurance. Use of a purchase card is only permitted when use of the CBA Travel card is not available to the Mission.

As noted in section **496.3.5**, FSNs are responsible for obtaining a personal travel insurance policy of their choice to cover any personal travel days that are in conjunction with their official travel.

496.3.7 Submitting Claims

Effective Date: 06/05/2024

FSNs are responsible for submitting claims directly to their applicable travel insurance plan and for notifying the Mission EXO that a claim has been submitted. FSNs must submit written notice of claims to the insurer or plan administrator in accordance with plan requirements and should be submitted as soon as reasonably possible. The FSN must contact the insurer for claim forms and instructions on how to file.

496.3.8 Medical Emergency Contacts in USAID/W

Effective Date: 06/05/2024

Missions must advise all FSN travelers of the USAID/W emergency contacts and telephone numbers during working and after hours. The emergency contact for FSN travelers is the USAID Command Center (available 24 hours per day/7 days per week). The Command Center may be contacted by email at usaidcommandcenter@usaid.gov or by telephone at **(202) 712-1234, extension 7**.

496.4 MANDATORY REFERENCES

496.4.1 External Mandatory References

Effective Date: 06/05/2024

a. [3 FAM 7130, LE Staff Medical Exams](#)

- b. [22 USC Section 2395\(e\)](#)
- c. [22 USC Sections 3922](#) and [3968\(b\)](#)
- d. [STATE 00328740 “Medical Insurance for TDY – Locally Employed Staff Paid Under the Local Compensation Plan”](#)

496.4.2 Internal Mandatory References

Effective Date: 06/05/2024

There are no Internal Mandatory References for this chapter.

496.5 ADDITIONAL HELP

Effective Date: 06/05/2024

- a. [ADS 496saa, List of Travel/Medevac Insurance Providers](#)

496.6 DEFINITIONS

Effective Date: 06/05/2024

See the [ADS Glossary](#) for all ADS terms and definitions.

Cooperating Country National Personal Services Contractor (CCNPSC)

An individual hired on a personal services contract who is a cooperating country citizen or a non-cooperating country citizen lawfully admitted for permanent residence in the cooperating country. (**Chapter 496**)

Dependent

A spouse (defined as a partner in any legally-recognized marriage, regardless of the employee’s state of residency. The term "spouse" does not include unmarried domestic partners, unless they meet the requirements of being spouses in a common-law marriage in States where such marriages are recognized.), unmarried child (including unmarried dependent stepchild or adopted child) under 21 years of age, a dependent parent, a dependent designated in official records, or an individual determined to be a dependent by the Chief Human Capital Officer (CHCO), Office of Human Capital and Talent Management (HCTM), or designee. (**Chapters 442, 443, 478, 496**)

Foreign Service National Direct Hire

A non-U.S. citizen employee hired by a USAID Mission abroad, whether full- or part-time, intermittent or temporary, and inclusive of a Third Country National (TCN) who is paid under the local compensation plan (LCP), and who was appointed under the authority of the Section 303 of the [Foreign Service Act of 1980 \(the ACT\)](#). (**Chapter 495** and **496**)

Third Country National Personal Services Contractor (TCNPSC)

An individual hired on a personal services contract who is neither a cooperating country national nor a U.S. national, but is a citizen or lawful permanent resident (or equivalent immigration status) of any country other than the countries which are prohibited sources. (**Chapter 496**)

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