# International Travel [1]

The University of Colorado recognizes that international study and work experiences are integral to students, faculty, residents and staff. Such travel can pose certain unique and increased risks to participants and to the university.

Visit <u>Procurement Service Center</u> [2] website for more information on booking domestic and international travel.

- Guidelines
- Frequently Asked Questions
- Boulder Campus Contacts
- Denver|Anschutz Medical Campus Contacts
- Colorado Springs Campus Contacts

# **Planning Tools & Important Documents**

APS 4024 - Travel Authorization Policy [3]
International Travel Risk Assessment and Emergency Planning Checklist [4]
International Traveler Letter [5]
Creating an International SOS account [6]
Why should I call International SOS? [7]
International SOS Member ID Card [8]
GeoBlue Dependent Form [9]

This information applies to university-sponsored international travel. Examples include education abroad programs, faculty-led study tours, faculty research, attendance at conferences and other meetings, recruiting, semester at sea, independent study and internships. Please contact your campus international travel resources for further guidance.

# Responsibility/Accountability

#### **Procurement Service Center Travel Office**

Travel expenses paid by the university must be incurred for official university business and

must comply with the PSC Procedural Statement: Travel [10] as well as with any other applicable rules and regulations. For more information on the travel process and approval, please visit PSC Travel website [2]. Included in the international travel approval process is an additional pre-approval which is required by each campus for identified high-risk countries. For detailed information, see PSC International Travel for Employees [11].

#### **Campus, Departments and Units**

The university and its campuses have various policies and procedures addressing international travel.

Each campus has an office with responsibility for coordination of academic travel and international education, which is an excellent resource for specific international travel questions and safety concerns. They provide international travel orientation and other health and safety information for both students and faculty. Faculty planning to lead trips abroad can contact these offices for support and guidance. You may want to review your campus website for more information or for contact information go to **Campus** tab.

## **International Risk Management Committees**

Campus International Risk Management Committees assess the university's international risk, recommend policies to enhance university international risk management and risk mitigation, develop international risk management services and protocols, and provide oversight and review of international risk. They develop and maintain the campus international crisis response plans and assist departments with emergency response and business continuity plans for international emergencies.

Campus committees may consist of representatives from global education, international affairs offices and University Risk Management. Representatives from various colleges and disciplines including communications, student affairs, legal, faculty, finance, public safety and others may be invited to participate as needed.

## Regulatory Compliance / Export Control

The University of Colorado is a public research university with multiple campuses serving Colorado. As the university fulfills its mission of education, research, and disseminating knowledge, it will also fulfill its responsibility to comply with all U.S. export control laws and regulations.

Export control laws may include working with foreign national collaborators, institutions, or students, government sanctioned nations and individuals, animal and human subject research

and technology transfer issues.

Each international traveler is encouraged to contact their campus regulatory compliance or export control office for guidance early in the travel planning process, as these measures may take time to implement.

For contact information go to Campus Contacts tab.

# **University Employees and Authorized Volunteers**

Faculty, staff, student employees and authorized volunteers of the university are expected to comply with university policies, rules and regulations when planning for and traveling abroad on official university business.

Faculty planning to lead trips abroad can contact campus international education abroad offices for information. You may want to review your campus website for more information or for contact information go to the **Campus Contacts** tab.

# **Students and Participants**

In the interest of individual and group safety and overall positive learning experience, students who are traveling abroad as part of an education abroad, international education or other university-sponsored program should follow their campus-specific policies and educational programs that include orientation, health insurance information, travel advisory websites and return transition/debriefing.

Students and participants traveling as part of a university-sponsored program are responsible for knowing and complying with all university policies and codes of conduct.

#### **University Risk Management**

University Risk Management (URM) provides information regarding international travel insurance and travel assistance programs provided by the university. URM representatives serve on campus international risk management committees, assist travelers with questions regarding international travel and provide various resources for risk identification and mitigation.

# **Types of International Travel**

#### **Official University Programs**

Any activity that carries out the university's mission of instruction, research and service or that provides support to the university's instruction, research, and service activities.

# **University-sponsored Programs**

University-sponsored programs are programs organized, financed, operated, and/or maintained by the university with minimal or no third party (vendors, contractors, travel agencies, etc.) assistance. These programs follow all university and campus policies and work with campus offices and URM.

## **Third-Party Programs**

The university or its campuses may outsource certain international programs by contracting with third parties. Travelers follow all university and campus international policies and the third-party requirements. Appropriate university contracting procedures must be followed.

## **Elective Travel (non-sponsored)**

This travel is not endorsed or under the auspices of the university. The university does not offer academic credit, coordinate travel or fund these activities. Travelers are encouraged to review general travel information that is available from campus international programs or URM regarding safety and health information.

#### **International Insurance & Travel Assistance**

University employees traveling abroad on university-sponsored international travel are eligible for coverage through an international insurance policy. This policy is now paired with 24/7 travel assistance services provided by International SOS [12] (ISOS). All you do is contact ISOS and they will work out the rest.

### For Dependents and Other Travelers

CU faculty/staff family members on approved travel are encouraged to purchase coverage for **dependents** through GeoBlue. You must contact GeoBlue [13] or fill out the Dependent Form [14] and send directly to GeoBlue [13]. **CU faculty, staff and students traveling on an education abroad program** 

must coordinate their coverage by contacting their campus international/global education abroad office managing the program.

For non-employees, the university strongly recommends purchasing international medical and evacuation insurance for your trip. Personal health insurance plans may not cover foreign medical treatment, co-payments, co-insurance, certain evacuation needs or out-of-network charges.

### Who is International SOS?

As part of CU's commitment to our travelers, we have invested in global medical and security assistance through International SOS, who will coordinate benefits with your international insurance policy. This program is designed to keep you healthy, safe and secure while you are traveling abroad. We strongly encourage you to take advantage of these services and online resources.

International SOS provides medical, security and logistical expertise to help safeguard our international travelers. For example, if you lose your medication in Prague, need to see a doctor in New Delhi, get pickpocketed in Rio or, in a more serious circumstance, are in a serious accident, you should immediately contact International SOS [12].

Travelers can conveniently dial one phone number that will connect them to the International SOS network of medical and professional service teams that operates 24 hours a day, 365 days a year, all over the world. International SOS will get in touch with us and GeoBlue as needed, depending upon the situation, and can even communicate with your family members.

Rest assured that no matter the problem, International SOS will give expert advice to take care of any medical or security need while you are abroad. You simply carry the International SOS membership card [8] with you at all times and download the International SOS Assistance app to use this complimentary service. Both contain your membership number and key phone numbers. Go to International SOS website [12] to set up your login prior to travel (click here [6] for login instructions). University of Colorado Membership Number 11BCAS000006

#### **How to access International SOS**

Before you travel outside your home country, you should prepare yourself by creating an

account on the International SOS website [12].

Please follow the prompts on the website and enter your University of Colorado issued email address for verification. You must use your University of Colorado email address, or you will not be recognized as eligible for these resources. Once your email has been verified you will enter your personal information as well as the University of Colorado Membership Number 11BCAS000006.

Through your account you will be able to sign up for health and security email alerts or review country-specific reports that will make you an informed traveler. Also, you may want to download the assistance app for consolidation of information and ease of contact in the event of an emergency. Travel guidance is accessible on the hosted website, through the app and/or is emailed to travelers booked through the university travel agency or who manually register their reservation directly under **My Trips** on the International SOS website [12].

For additional guidance go to Creating an International SOS account [6].

**While abroad**, International SOS will help you locate a qualified health care provider, receive a prescription or simply answer any general medical or security concern you may have so you get quality medical care and advice.

**In an emergency**, International SOS can ensure that you get immediate care whether it requires evacuating you to a center of medical excellence or closely monitoring your condition with local doctors. Keep in mind that International SOS can also take care of all the details associated with your situation such as making travel arrangements for family members so you can focus on getting better.

#### **How to contact International SOS**

Call International SOS dedicated telephone numbr +1 215-942-8478 or download the International SOS Assistance app. The assistance center is available 24 hours a day, 7 days a week.

#### How do I get the app? Click here [15]to learn more!

Protecting people is their priority. Because you are an International SOS member, wherever you are, International SOS is there to protect your health, safety and well-being, ensuring your

trip is memorable for all the right reasons.

University of Colorado Membership Number 11BCAS000006

International SOS 24/7 Travel Assistance Services Helpful Links

Use Membership Number 11BCAS000006 to set up a login - click here of for login

instructions. Download the ISOS membership card [8].

Claim Reimbursement

In the event you sought medical treatment abroad for a minor accident or sickness and paid out of pocket for that treatment, please follow the instructions below to seek reimbursement

for your claim:

Save copies of all itemized doctors' bills and be sure to include proof of payment (i.e.

receipts)

Contact GeoBlue, login using CU Membership Group ID: QHG99999UCBT

For questions, contact GeoBlue Claims Submission Team:

Email: claims@geo-blue.com [16]

Member Services: +1 610-254-5830 or U.S. Toll Free +1 888-412-6403

Waivers, Releases and Consents

Risk/Waiver templates [17] are used to advise participants (students, volunteers, non-

employees) of the anticipated hazards for the specific trip; of their responsibility while participating in the activity; advise the university does not provide medical insurance; obtain

their written consent and document emergency contact information.

How do I get international travel approval?

Please visit Procurement Service Center Travel Office website [11] for a guide on approval and

travel information.

For the university's Travel Authorization Policy click here: APS 4024 - Travel Authorization [3].

Who should I contact when dealing with an injury or illness while traveling

abroad?

#### **University Employees**

International SOS, your 24/7 Travel Assistance Provider, is now your first point of contact. Contact International SOS via phone at 800-523-6586 or 0-215-942-8226 (collect) or via the International SOS Assistance app. The assistance center is available 24 hours a day, 7 days a week.

Protecting people is their priority. Because you are an International SOS member, wherever you are, International SOS is there to protect your health, safety and well-being, ensuring your trip is memorable for all the right reasons. They will coordinate covered services with GeoBlue when applicable.

University of Colorado Membership Number 11BCAS000006

### International/Global Education Program Participants

- Your international medical and evacuation insurance carrier and your campus international/global education abroad office is your first contact. They will provide guidance, treatment locations and assist with payment arrangements.
- Find your campus international/global education abroad office under the **Campus Contacts** tab.

## For general questions

- Campus International Travel resources for faculty and staff, information is located under the **Campus Contacts** tab.
- Procurement Service Center Travel Office [2]
- University Risk Management to report a work-related incident [18].

#### What is international medical and evacuation insurance?

International medical and evacuation insurance may provide the following coverage and services. Review the insurance plan that covers you for additional coverage information.

- arrange payment of medical treatment
- arrange and pay for medical evacuation and repatriation
- arrange and pay for political and natural disaster evacuations
- research in-country medical facilities
- arrange access to doctors and hospitals
- arrange appointments and assist with patient admittance
- communicate and coordinate with in-country medical facilities

International SOS provides medical, security and logistical expertise to help safeguard our international travelers. Contact International SOS, your Travel Assistance Provider, 24 hours a day, 7 days a week.

Rest assured that no matter the problem, International SOS will give expert advise to take care of any medical or secruty need while you are abroad. You simply carry the International SOS membership card [8] with you at all times and download the International SOS Assistance

app to use this complimentary service. Both contain your membership number and key phone numbers. Go to International SOS website [12] to set up your login prior to travel. University of Colorado Membership Number **11BCAS00006** 

# Does the university have international medical and evacuation insurance for university travelers?

Yes. University employees including faculty, staff, residents, fellows traveling on university-sponsored international activities are covered through an international insurance policy through GeoBlue. However, as part of CU's commitment to our travelers, we have invested in global medical and security assistance through International SOS, who will coordinate benefits with your international insurance with GeoBlue. This program is designed to keep you healthy, safe and secure while you are traveling abroad. We strongly encourage you to take advantage of these services and online resources.

International/Global Education program participants (students, faculty, staff) must contact their campus International/Global Education office for information on their international medical and evacuation insurance coverage. For contact information go to the **Campus Contacts** tab.

# If a family member accompanies me on the university sponsored trip, will there be any coverage for them?

Not through the university's program. However, it can be purchased through GeoBlue. Register and access the "Plan Benefits Information" section. This is where you can find the "Dependent Enrollment Form" with the rates. Or visit our **Planning Tools**.

Information is available at www.geo-blue.com [13]. Register for access to the member guide, faculty and staff plan and additional information using CU Access code: QHG99999UCBT.

GeoBlue Traveler Plan Member Questions [19]

# Does the GeoBlue coverage apply for vacation trips before or after the CU trip?

We recommend you speak to GeoBlue for determination and they can guide you to purchase additional coverage as needed. Information is available at www.geo-blue.com [13] or call GeoBlue directly. Register for access to the member guide, faculty and staff plan and additional information using CU Access code: QHG99999UCBT.?

GeoBlue Traveler Plan Member Questions [19]

# How do I contact my international travel assistance provider OR my medical and evacuation insurance carrier?

**University Employees** 

**Travel Assistance Provider** 

International SOS, your Travel Assistance Provider is your **first point of contact**. You can contact International SOS via phone at **+1 215-942-8478** or via the Assistance app. How do I get the app? Click here [15]to learn more! The assistance center is available 24 hours a day, 7 days a week.

Protecting people is their priority. Because you are an International SOS member, wherever you are, International SOS is there to protect your health, safety and well-being, ensuring your trip is memorable for all the right reasons. They will coordinate covered services with GeoBlue when applicable.

University of Colorado Membership Number: 11BCAS000006

## International/Global Education Abroad Program Participants

International/Global Education Abroad program participants must contact their campus International/Global Education Abroad office for information on their international medical and evacuation insurance coverage. Find your campus international/global education abroad office under the Campus Contacts tab.

# When does workers' compensation apply to international travel?

Workers' compensation benefits apply to employees of the University that suffer a work related injuries and illnesses arising out of the course and scope of university employment. Workers' compensation covers university employees including faculty, staff, paid student workers, residents, fellows, students in internships, clinical rotations or practicum. Workers' compensation does not cover volunteers, family members, and other travelers that are not considered employees. Report claims to University Risk Management on the file a claim [18] page.

# Why should I see a travel clinic before international travel?

International destinations might not have access to medical care similar to care in the U.S. The Centers for Disease Control (CDC) [20] and the university recommend visiting a travel medicine specialist or a doctor familiar with travel medicine to answer questions and make recommendations at least four to six weeks before your trip.

Travel clinics can provide information on health conditions, pre-existing conditions that might require management while you are abroad, and can prescribe prophylactic medications and vaccines where indicated.

# Does the university provide auto insurance while I am traveling abroad?

The university program does **not** include country-specific compulsory auto insurance. You must purchase country-specific compulsory auto insurance including liability and physical damage if you rent a vehicle. If renting a vehicle is necessary, contact the Procurement Service Center [21]

(PSC) for further information.

- Procurement Service Center phone number: 303-837-2161
- PSC Travel Page [2]

# Does the university insure my property while I am traveling abroad?

Only property that is owned/leased by the university is covered by the university's insurance program. A deductible may apply to theft losses of university owned/leased property. Review security measures that apply to your travel destination. Contact your personal homeowners/renters insurance company for questions regarding your personal property coverage while traveling abroad.

If traveling with university property, contact your campus Export Control office. For contact information go to the **Campus Contacts** tab.

Department	Contact
CU Boulder Police Dispatch	303-492-6666
International/Global Education Abroad for Students and Study Abroad Participants	Office of International Education Website [22]  Education Abroad Website [23]  Sylvie Burnet-Jones Sylvie.Burnet-Jones@colorado.edu [24]  Michal Greenberg Michal.Greenberg@colorado.edu [25]  Steven Rose Steven.Rose@colorado.edu [26]
International Medical & Evacuation Insurance provider for Students & Study Abroad/Global Education	Education Abroad Health Insurance Website [27]

Department	Contact
International Medical & Evacuation Insurance provider for: Faculty/Staff/Employees of the university (not students/study abroad)	GeoBlue Website [28]  For 24/7 Medical Assistance Including Evacuation: 1.610.254.8771  For medical plan information: 1.610.254.5830 or 1.888.412.6403 (in US)  For ID card and plan information register at www.geoblue.com [28]  Group Access Number: QHG99999UCBT
University Risk Management Campus Contact	urmucbdirs@cu.edu [29]  Chadd Medina, Director Chadd.Medina@cu.edu [30] 303-860-6117  Shay Brown, Sr. Risk Management Prof. Shay.Brown@cu.edu [31] 303-860-6168  Main Office riskmgmt@cu.edu [32] 303-860-5682
PSC Travel	Travel Overview Website [2]
Legal	University Counsel 303-492-7481
Environmental Health & Safety	303-492-4002
Regulatory Compliance, Export Control	Export Controls Website [33]

Department	Contact
U.S. State Department Overseas Citizen Services	From the U.S. & Canada: 1-888-407-4747  From Overseas: 1-202-501-4444  May help with lost/stolen passport, medical emergencies, victim of crime, arrest/detention, missing person, death abroad, and natural disasters.
U.S. Embassies	List of U.S. embassies, consulates, and diplomatic missions. [34]
Center for Disease Control (CDC)	Center for Disease Control and Prevention Survival Guide to Safe and Healthy Travel [35]
Travel Assistance Provider: International SOS	+1 215-942-8478  Information Website: https://myportal.internationalsos.com/ [36]  Password: 11BCAS000006  CU membership allows you to call or go online for international country specific advice and information that can help you make decisions prior to departure. When traveling they can assist you in the event of emergency.
Department	Contact
International/Global Education Abroad Department for students and study abroad participants	Global Education/Study Abroad Website [37] study.abroad@ucdenver.edu [38] 303-315-2001
International Medical & Evacuation Insurance provider for Students and Study Abroad/Global Education	International SOS [12] https://myportal.internationalsos.com/ [12] +1 215-942-8478 University of Colorado Membership Number: 11BCAS000006

Department	Contact
International Medical & Evacuation Insurance provider for: Faculty/Staff/Employees of the university (not students or study abroad)	GeoBlue Website [28]  For 24/7 Medical Assistance Including Evacuation: 1.610.254.8771  For medical plan information: 1.610.254.5830 or 1.888.412.6403 (in US)  For ID card and plan information register at www.geo-blue.com [28]  Group Access Number: QHG99999UCBT
University Risk Management Campus Contact	urmucddirs@cu.edu [39]  LoriAnn Smith, Director LoriAnn.Smith@cu.edu [40] 303-724-1127  Lyndsey Fabis, Sr. Risk Management Prof Lyndsey.Fabis@cu.edu [41] 303-819-9397  Main Office riskmgmt@cu.edu [32] 303-860-5682
Office of International Affairs CU Denver & CU Anschutz Faculty and Staff Resources	OIA Faculty/Staff/Employee Travel Website [42] Taylor Craver, Assoc. Director, International Operations, 303-908-6731 OIA main number: 303-315-0036
Procurement Service Center	PSC Travel [2]
Legal	303-315-6617
Environmental Health & Safety	EH&S Website [43] 303-724-0345
Regulatory Compliance, Export Control	Office of Regulatory Compliance Website [44]  Export Control Website [44]

Department	Contact
U.S. State Department Overseas Citizen Services	From the U.S. & Canada: 1-888-407-4747  From Overseas: 1-202-501-4444  May help with lost/stolen passport, medical emergencies, victim of crime, arrest/detention, missing person, death abroad, and natural disasters.
U.S. Embassies	List of U.S. embassies, consulates, and diplomatic missions. [34]
Center for Disease Control (CDC)	Center for Disease Control and Prevention Survival Guide to Safe and Healthy Travel [35]
Travel Assistance Provider: International SOS	+1 215-942-8478  Information Website: https://myportal.internationalsos.com/ [36]  Password: 11BCAS000006  CU membership allows you to call or go online for international country specific advice and information that can help you make decisions prior to departure. When traveling they can assist you in the event of emergency.
Department	Contact
UCCS Police Dispatch	719-255-3111
Abroad Department	Office of International Affairs [45] international@uccs.edu [46] 719-255-5018 After-Hours Emergency: (719) 255-3111
Insurance provider: Study Abroad/Global Education	Contact 719-255-5018 for information

Department	Contact
International Medical & Evacuation Insurance provider for: Faculty/Staff/Employees of the university (not students or study abroad)	GeoBlue Website [28]  For 24/7 Medical Assistance Including Evacuation: 1.610.254.8771  For medical plan information: 1.610.254.5830 or 1.888.412.6403 (in US)  For ID card and plan information register at www.geoblue.com [28]  Group Access Number: QHG99999UCBT
University Risk Management Campus Contact	urmuccsdirs@cu.edu [47]  Jamie Duvall, Director James.Duvall@cu.edu [48] 719-255-3525  Main Office riskmgmt@cu.edu [32] 303-860-5682
PSC Travel	Travel Overview Website [2]
Legal	719-255-3820
Environmental Health & Safety	719-255-3111
Regulatory Compliance, Export Control	Export Controls Website [49]
U.S. State Department Overseas Citizen Services	From the U.S. & Canada: 1-888-407-4747  From Overseas: 1-202-501-4444  May help with lost/stolen passport, medical emergencies, victim of crime, arrest/detention, missing person, death abroad, and natural disasters.
U.S. Embassies	List of U.S. embassies, consulates, and diplomatic missions. [34]
Center for Disease Control (CDC)	Center for Disease Control and Prevention Survival Guide to Safe and Healthy Travel [35]

Department	Contact
Travel Assistance Provider: International SOS	+1 215-942-8478  Information Website: https://myportal.internationalsos.com/ [36]  Password: 11BCAS000006  CU membership allows you to call or go online for international country specific advice and information that can help you make decisions prior to departure. When traveling they can assist you in the event of emergency.

#### **Groups audience:**

University Risk Management

Source URL:https://www.cu.edu/risk/international-travel

#### Links

- [1] https://www.cu.edu/risk/international-travel [2] https://www.cu.edu/psc/travel
- [3] https://www.cu.edu/ope/aps/4024
- [4] https://www.cu.edu/doc/internationaltravelriskassessmentandchecklist-101823pdf
- [5] https://www.cu.edu/doc/urm-intl-traveler-letter-20231018pdf [6] https://www.cu.edu/doc/creating-international-sos-account-101823pdf [7] https://www.cu.edu/doc/why-should-i-call-intl-sospdf
- [8] https://www.cu.edu/doc/isos-membership-id-cardpdf [9] https://www.cu.edu/doc/ucbdedependent-enrollment-form-2025-2026pdf [10] https://www.cu.edu/psc/psc-procedural-statement-travel
- [11] https://www.cu.edu/psc/international-travel-employees [12] https://myportal.internationalsos.com/
- [13] http://www.geo-blue.com [14] https://www.cu.edu/doc/geoblue-dependent-enrollment021325pdf
- [15] https://vimeo.com/927673324/2a3a656104?share=copy [16] mailto:claims@geo-blue.com
- [17] https://www.cu.edu/risk/general-waivers-and-consent [18] https://www.cu.edu/risk/file-claim
- [19] https://www.geo-blue.com/faqs\_travelers.cfm [20] https://www.cdc.gov/ [21]
- https://www.cu.edu/node/379 [22] https://www.colorado.edu/oie/ [23] http://studyabroad.colorado.edu/
- [24] mailto:Sylvie.Burnet-Jones@colorado.edu [25] mailto:Michal.Greenberg@colorado.edu
- [26] mailto:Steven.Rose@colorado.edu

[27]

- http://studyabroad.colorado.edu/index.cfm?FuseActhttps://studyabroad.colorado.edu/index.cfm?FuseAction=Abroad016F-0CCF-E955A764D6DBFC00&Link ID=7A17F1D1-F9BB-E79B-ADDE7D5F6C02EF40
- [28] https://www.geo-blue.com/ [29] mailto:urmucbdirs@cu.edu [30] mailto:Chadd.Medina@cu.edu
- [31] mailto:Shay.Brown@cu.edu [32] mailto:riskmgmt@cu.edu
- [33] https://www.colorado.edu/researchinnovation/export-controls [34]
- https://www.usembassy.gov/index.html [35] https://wwwnc.cdc.gov/travel/notices
- [36] https://www.internationalsos.com
- [37] http://www.ucdenver.edu/academics/InternationalPrograms/oia/globaleducation/Pages/default.aspx
- [38] mailto:study.abroad@ucdenver.edu [39] mailto:urmucddirs@cu.edu [40]
- mailto:LoriAnn.Smith@cu.edu [41] mailto:Lyndsey.Fabis@cu.edu

[42]

- http://www.ucdenver.edu/academics/internationalprograms/oia/operations/travel/faculty\_staff/Pages/default.aspx
- [43] http://www.ucdenver.edu/research/EHS/Pages/EHS.aspx
- [44] http://www.ucdenver.edu/research/ORC/EC/Pages/default.aspx
- [45] https://www.uccs.edu/educationabroad/ [46] mailto:international@uccs.edu
- [47] mailto:urmuccsdirs@cu.edu [48] mailto:James.Duvall@cu.edu [49] http://www.uccs.edu/osp/research-compliance.html