

SIT STUDY ABROAD
International Travel Insurance Program (Outbound)
2016-2017 Summary of Benefits & FAQs

Nationwide Insurance Policy Number: NWT2016095

Policy Dates: 12/1/2016 – 11/30/2017

Eligibility:

Currently enrolled SIT Study Abroad Students

PLAN DESIGN

Coverage	Maximum Benefit (per person per occurrence)
Accident and Sickness	\$500,000
Deductible	\$0
Pre-Existing Conditions	Covered
Trip Interruption - Basic	\$2,000
Dental for Accidental Injury to Natural Teeth	\$750
Accidental Death & Dismemberment	\$10,000 per insured
Baggage Loss	\$500 per item, \$5,000 max
The insured benefits below must be serviced by International SOS:	
Medical Evacuation & Necessary Repatriation	\$500,000
Repatriation of Mortal Remains	\$100,000
Visit by Family Member or Friend	\$20,000 maximum, to include meals & accommodations not to exceed \$500 per day
Return of Dependent Children	\$5,000
Visit by Family Member or Friend due to Felonious Assault	\$5,000, to include meals & accommodations not to exceed \$500 per day, up to a maximum of 5 days
Necessary Repatriation due to Felonious Assault	\$500,000
Political Evacuation	\$100,000
Natural Disaster Evacuation	\$100,000

FREQUENTLY ASKED QUESTIONS

Who do I contact if I need help when I'm overseas?

If you have an emergency please call International SOS collect at 1-215-942-8478. International SOS is staffed by doctors, logistics coordinators and security experts. International SOS can provide medical advice, assistance in your location, or arrange for an evacuation.

Who do I contact if I have pre-trip medical or security questions?

If you have a pre-trip medical or security related question please call International SOS collect at 1-215-942-8478. Travelers should visit their school's online portal with International SOS to familiarize themselves with the services that International SOS offers travelers. Please go to www.internationalosos.com and at the prompt for the participant's website log in enter your school's International SOS membership number. World Learning's Membership Number is **11BYCA639556**.

What are some of International SOS services?

Medical evacuation and repatriation coordination; political and natural disaster evacuation coordination; payment of overseas medical bills; coordination of all benefits with the insurance; and full coordination with the International SOS credentialed medical provider network worldwide. Transportation to join a hospitalized member, accommodation while visiting a hospitalized member, return of minor children, and return of traveling companion are also services coordinated through International SOS

Who do I contact if I have questions about benefits or how the plan works?

University Health Plans

1-800-437-6448

Email: info@univhealthplans.com

Enrollment/Eligibility

Who is eligible?

Students; Faculty, Staff or Other Employees and their Spouses and Children; Parents and Other Volunteers or Chaperones; Trustees; or Other Persons with a current passport or student visa, who are temporarily traveling outside the United States, as part of a World Learning trip.

How do I enroll?

Participants are automatically enrolled.

Do I get an ID card?

You will receive an International SOS membership card, which will include the 24 hour International SOS Alarm Center phone number. You will not receive a separate insurance ID card.

Medical Insurance Plan Benefits**What is covered under the International Travel Insurance Plan?**

The plan covers medical expenses, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, labs and x-rays, inpatient and outpatient mental health, physician office visits and prescription drugs. See policy schedule for a full list of benefits. *Please note the insurance does not cover routine physicals, routine dental visits, immunizations, or preventative/wellness services.*

How is prescription drugs covered?

Prescription drugs are covered at 100% of the actual charge

What if I have a pre-existing condition, am I covered?

Yes, there is no exclusion.

Does this plan provide primary coverage?

Yes.

Does this plan have a deductible?

No.

Claims Processing**If I receive a bill for services I received, what should I do?**

When outside of the US, you may be asked to pay for the medical care first and then need to seek reimbursement. When you submit a claim for reimbursement, you will need to have the itemized bill(s) translated into English, provide proof of payment, and complete a claim form provided by the school.

If International SOS pays for my medical bills how is International SOS reimbursed?

If International SOS pays for medical treatment, the claim will be automatically sent to the claims administrator, Consolidated Health Plans, and International SOS will get reimbursed directly from Consolidated Health Plans. The student does not need to submit any paperwork.

EXCLUSIONS AND LIMITATIONS**Trip Interruption, Accidental Death & Dismemberment, Air Common Carrier Accidental Death & Dismemberment, Sickness Medical Expense, and Accident Medical Expense Exclusions:****Loss caused by or resulting from:**

1. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
2. participation in any military maneuver or training exercise;
3. piloting or learning to pilot or acting as a member of the crew of any aircraft;
4. participation as a professional in athletics;

5. commission or the attempt to commit a criminal act;
6. participating in skydiving; hang-gliding; parachuting; mountaineering; any motorized race; bungee cord jumping; speed contest (speed contest shall not include any of the regatta races); spelunking or caving; heliskiing; extreme skiing. **Note that this exclusion does not apply if the activity is a School Sponsored program.**
7. dental treatment except as a result of an injury to sound natural teeth within twelve (12) months of the Accidental Injury;
8. any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
9. pregnancy and childbirth (except for complications of pregnancy) except if hospitalized;
10. curtailment or delayed return for other than covered reasons;
11. traveling for the purpose of securing medical treatment;
12. services not shown as covered;
13. directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
14. care or treatment that is not medically necessary;
15. care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation;
16. Injury or Sickness when traveling against the advice of a Physician;
17. cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child;
18. any expenses incurred in the Home Country.

****Please refer to the Policy for Lost Baggage Benefit Exclusions****

Medical Evacuation, Medically Necessary Repatriation, Repatriation of Mortal Remains, Visit by Family Member, and Return of Dependent Child Exclusions:

IMPORTANT: *All arrangements must be arranged and coordinated by International SOS. Services rendered without the coordination, and approval of International SOS, are not covered.*

1. International SOS shall not provide services enumerated if the coverage is sought as a result of: participation in any war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not) or civil war, rebellion, revolution, and insurrection, military or usurped power; participation in any military maneuver or training exercise; traveling against the advice of a Physician; traveling for the purpose of obtaining medical treatment; piloting or learning to pilot or acting as a member of the crew of any aircraft; commission or the attempt to commit a criminal act; skydiving; hang gliding; parachuting; mountaineering; any motorized race; bungee cord jumping; speed contests; spelunking or caving, heli-skiing, extreme skiing; dental treatment except as a result of accidental Injury to sound, natural teeth; any non-emergency treatment or surgery, routine physical examinations, hearing aids, eyeglasses or contact lenses; pregnancy and childbirth (except for complications of pregnancy); curtailment or delayed return for other than covered reasons; services not shown as covered.
2. The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, International SOS may not be able to respond in the usual manner. It is your responsibility to inquire whether a country is "open" for assistance prior to your departure and during your stay. International SOS also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, Acts of God or refusal of authorities to permit International SOS to fully provide services.
3. If you request a transport related to a condition that has not been deemed medically necessary by a Physician designated by International SOS in consultation with a local attending Physician, or to any condition excluded hereunder, and you agree to be financially responsible for all expenses related to that transport, International SOS will arrange for such transport to a medical facility or to your residence and will make such arrangements using the same degree of care and completeness as if International SOS was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.

Political Evacuation Exclusions:

IMPORTANT: *All arrangements must be arranged and coordinated by International SOS. Services rendered without the coordination, and approval of International SOS, are not covered.*

International SOS shall not cover any services in connection with an event arising from or attributable to:

1. Violation by a Member of the laws or regulations of the country in which the Covered Event takes place;
2. The failure of a Member to properly procure or maintain immigration, work, residence or similar visas, permits, or other documentation;
3. The debt, insolvency, commercial failure, or the repossession of any property by a title holder or any other financial default by a Member;
4. The failure of a Member to honor any contractual obligation or bond to obey any condition of a license;
5. The Emergency Political Repatriation of a Member who is in his or her Resident Country;

6. Any medical expenses incurred by a Member;
7. The kidnap and/or ransom of a Member;
8. Any expenses not related or incident to an Emergency Political Repatriation.

Natural Disaster Exclusions:

IMPORTANT: *All arrangements must be arranged and coordinated by International SOS. Services rendered without the coordination, and approval of International SOS, are not covered.*

We shall not be responsible for any costs or expenses arising from:

- 1) Travel arrangements that were neither coordinated nor approved by International SOS in advance.
- 2) Natural disaster evacuations when the natural disaster situation or the event directly giving rise to it precedes your arrival.
- 3) Services not otherwise shown as covered in the program description.