

# International Travel Insurance Program

## SAFETY & PROTECTION FOR TRAVELERS

The Travel Insurance program is part of the University's commitment of providing protection for the health, safety, and security for our students and employees — traveling outside of the United States on University authorized business travel or a University sponsored Study Abroad program..

### Who is covered (Covered Persons)?

- Graduate and Undergraduate Students
- Faculty, Staff and Employees
- Spouse and Dependent Children when accompanying employees or students on covered travel are also included.

### When am I covered (Covered Trip)?

- ✓ **Business Travel:** Coverage is provided 24-hours while traveling on and in the course of University business outside of the United States. "Business Travel" means a Business Trip by or at the direction of the University for the purpose of furthering business of the University. Coverage is also provided for Personal Deviations taken in conjunction with your business trip, up to a maximum of 14 days. Business Trips in excess of 365 days are not covered.
- ✓ **Study Abroad Travel:** Coverage is provided 24-hours while traveling on and in the course of a University sponsored Study Abroad program outside of the United States. Coverage is also provided for Personal Deviations taken in conjunction with the covered trip, up to a maximum of 14 days. A covered trip may not exceed 365 days.

### What is included with the program?

The program includes various types of insured benefits, coverages, and 24-hour access to emergency medical, security specialists and other travel assistance support services. Key benefits and maximum limits as follows:

|  | Maximum Limits   |
|--|--|
| Out of Country Medical Expenses                                | \$500,000 per Sickness or Injury                               |
| Emergency Medical Evacuation                                   | 100% of actual expenses incurred                               |
| Repatriation of Remains  | 100% of actual expenses incurred                               |
| Security Evacuation  | \$100,000  |
| Accidental Death & Dismemberment                               | Limits vary by population and type/severity of accidental loss |
| Emergency & Family Reunion                                     | \$10,000   |
| Checked Baggage  | \$1,000  |
| Trip Cancellation  | \$5,000  |
| Trip Interruption  | \$5,000  |
| <i>Other additional benefits and features may be included.</i> |  |

This brochure is a short description of the University's International Travel Insurance plan for convenient reference. This is not a contract of insurance and does not provide all terms, conditions, definitions, limitations, and exclusions of the insurance plan described herein – Additional terms and conditions apply. If there are any discrepancies between this document and the insurance policy, the insurance policy shall govern. The University reserves the right to terminate, suspend, withdraw, amend or modify this program at any time. Full terms and conditions of the insurance are detailed in the master policy issued to the University. Brokerage and consulting services provided by Mercer Health & Benefits LLC.

## Travel Assistance Services

Travelers can contact **World Travel Protection** 24-hours a day, 365 days a year, worldwide. World Travel Protection is staffed by licensed doctors, nurses, medical logistic experts, and security specialists. Contact World Travel Protection if you have a medical or security emergency, or require assistance with any of the following:

- **Medical Assistance** including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.
- **Personal Assistance** including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, verifies medical benefits and assists with medical claims process.
- **Travel Assistance** including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.
- **Security Assistance** including a crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling.

+1.800.667.7222 (toll-free in United States and Canada)  
+1.416.977.8687 (direct or collect outside of the United States)  
[assistance@wtp.ca](mailto:assistance@wtp.ca)

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For medical evacuation, repatriation or other services, please call:

World Travel Protection

Toll free in the United States or Canada: 1-800-667-7222

Collect outside of the United States: 1-416-977-8687

Email: [assistance@wtp.ca](mailto:assistance@wtp.ca)

Policyholder: University of Rochester

Policy Number: STP 273932

Assistance Provider: World Travel Protection

## Out-of-Country Medical Expenses

Provides benefits for usual and customary medically necessary expenses incurred as a result of unexpected injuries and illnesses that occur while you're traveling outside of the United States and your home country. The benefit is intended to fill gaps in coverage with your personal health insurance. It does not cover services or supplies for care that is routine, elective or cosmetic, or for maintenance treatment of a condition that occurred prior to the trip. This benefit is not comprehensive health insurance and is not qualifying health coverage ("minimum essential coverage") of the Affordable Care Act.

### Benefit Maximum

#### \$500,000 per Sickness or Injury

- Coinsurance: Insurer pays 100% of covered expenses.
- Benefit Period: Up to 12 months from the date of the injury or sickness.
- Dental Treatment: \$3,000 (Injury) and \$1,000 (alleviation of pain)
- Physiotherapy: \$500 per session, up to 20 sessions

**Covered Expenses:** 1) hospital semi-private room and board and ancillary services (including operating and emergency room or use of an Ambulatory Medical Center; 2) inpatient and outpatient professional services of a licensed physician or a registered nurse; 3) ambulance service to or from a Hospital; 4) laboratory tests; 5) radiological procedures; 6) anesthetics and the administration of anesthetics; 7) blood, blood products, and transfusion thereof; 8) physical and occupational therapy; 9) rental of Durable Medical Equipment; 10) orthopedic appliances, artificial limbs or other prosthetic appliances; 11) medicines or drugs prescribed or administered by a Physician; and 12) emergency medical treatment of pregnancy.

## Emergency Medical Evacuation & Repatriation

*All expenses in advance and travel arrangements must be made by **World Travel Protection**.*

|   | Benefit Limits   |
|---|--|
| Emergency Medical Evacuation & Repatriation | <b>100% of actual expenses incurred</b><br>Medical transport, dispatch of a doctor or specialist, escort services, transportation after stabilization          |
| Repatriation of Remains                     | <b>100% of actual expenses incurred</b><br>Embalming or cremation, receptacle adequate for transporting the remains, transporting the remains, escort services |
| Emergency Medical Guarantee                 | <b>\$10,000</b><br>Medical expense guarantee of payment  |

**Emergency Medical Evacuation:** If a Covered Person suffers Medical Emergency, this provides coverage for the immediate transportation from the place where a covered person suffered the Medical Emergency to the nearest hospital or other medical facility where appropriate medical treatment can be obtained. Following the initial evacuation, this can also include the covered person's transportation costs to: a) his or her Home Country, or b) his or her host country, or c) to join the group if they have moved onward to a different location.

**Repatriation of Remains:** If a covered person suffers an accidental death due to injury or illness while on a trip, this covers the expenses for the preparation and return of the covered person's body to his/her home. Transporting the remains will be by the most direct and least costly conveyance and route possible.

**Emergency Medical Guarantee:** If a covered person suffers a Medical Emergency, this can provide guarantee of payment to a medical provider, hospital or treatment facility.

## Reunion Benefits

*All expenses in advance and travel arrangements must be made by **World Travel Protection**.*

|                   | Benefit Maximum |
|-------------------|-----------------|
| Emergency Reunion | \$10,000        |
| Family Reunion    | \$10,000        |

### Emergency Reunion Benefit

If a **Covered Person** is confined in a **Hospital** outside of his or her **Home Country** due to a **Medical Emergency** or the **Covered Person** requires an **Emergency Medical Evacuation**, **We** will pay the expenses incurred for one of the **Covered Person's Immediate Family Members** to accompany him or her prior to or after such **Emergency Medical Evacuation** subject to all of the following:

1. for amounts to be paid under this benefit, the Emergency Medical Evacuation Benefit must be payable under the **Policy**;
2. the expenses eligible for payment under this benefit are:
  - a. the cost of a round-trip economy airfare ticket and other local travel related expenses; and
  - b. the reasonable expenses incurred for lodging and meals for a period of 14 days;
3. **We** must authorize all expenses in advance and travel arrangements must be made by **Our** Travel Service Provider listed in the Schedule of Benefits.

### Family Reunion Benefit

If, while the **Covered Person** is traveling, he or she suffers a **Medical Emergency** and must be confined in a **Hospital** for at least 7 consecutive days, **We** will pay expenses incurred to have one of the **Covered Person's Immediate Family Members** join the **Covered Person** at the **Hospital** subject to all of the following:

1. the expenses eligible for payment under this benefit are:
  - a. the cost of a round-trip economy airfare ticket and other local travel related expenses;
  - b. the reasonable expenses incurred for lodging and meals for a period of 7 days;
2. **We** must authorize all expenses in advance and travel arrangements must be made by **Our** Travel Service Provider listed in the Schedule of Benefits.

**Medical Emergency:** Medical Emergency means a condition caused by a covered Injury or Sickness that contains symptoms of sufficient severity that a prudent layperson possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the person's health in serious jeopardy.

**Immediate Family Member** means a person who is related to the Covered Person in any of following ways:

Spouse/Domestic Partner; parent (includes stepparent); child age 18 or older (includes legally adopted and step child); brother or sister (includes stepbrother or stepsister); parent-in-law; son or daughter-in-law; and brother- or sister-in-law.

## Accident Benefits

If you are seriously injured or die as the result of an accident while on a covered trip outside of the United States, benefits can be provided to you or your beneficiaries. Benefit amounts are scheduled as a percentage of the Principal Sum maximum based on the type / severity of a loss. If you sustain more than one loss as a result of the same accident, only one amount, the largest, will be paid.

|  | Principal Sum   |
|--|-----------------|
| Students, Faculty, Staff and Employees | <b>\$25,000</b> |
| Spouse and Dependents                  | <b>\$10,000</b> |

|   | Benefit Amounts   |
|---|---|
| <b>Type of Accidental Loss</b>                              |   |
| <b>Life</b>   | 100% of the Principal Sum   |
| <b>Dismemberments</b>                                       |   |
| • Two or more Members                                       | 100% of the Principal Sum   |
| • One Member  | 50% of the Principal Sum  |
| • Thumb & Index Finger of same Hand                         | 25% of the Principal Sum  |
| <b>Paralysis</b>  |   |
| • Quadriplegia (both upper and lower limbs)                 | 100% of the Principal Sum   |
| • Hemiplegia (upper and lower limb on one side of the body) | 75% of the Principal Sum  |
| • Paraplegia (both lower or both upper limbs)               | 75% of the Principal Sum  |
| • Uniplegia (one limb)                                      | 25% of the Principal Sum  |
| <b>Coma</b>   | 1% of the Principal Sum per Month for 11 months, remainder thereafter in lump sum. No benefit provided for the first 30 days. |
| <b>Additional Accident Benefits **</b>                      |   |
| Home Alteration and Vehicle Modification                    | 20% of the Principal Sum, up to \$25,000  |
| Rehabilitation  | 10% of the Principal Sum, up to \$25,000  |
| Felonious Assault   | 10% of the Principal Sum, up to \$25,000  |

\* "Member" means Loss of Hand or Foot, Sight of One Eye, Speech, or Hearing in Both Ears.

\*\* Additional Accident Benefits are only applicable if an Insured Person is eligible for certain AD&D benefits for accidental death, dismemberment or paralysis. Not all additional benefits apply in each circumstance.

## Baggage Loss or Delay Benefits

|                 | Benefit Maximum          |
|-----------------|--------------------------|
| Baggage Delay   | \$100 / day, 5 days max. |
| Checked Baggage | \$1,000                  |

### Baggage Delay Benefit

If a **Covered Person** is on a **Covered Trip** and sustains a **Baggage Delay**, this benefit can reimburse the **Covered Person** for the emergency purchase of essential items that he or she needs at a destination; subject to all of the following:

1. The **Covered Person** must be a ticketed passenger on a **Common Carrier Conveyance**. All claims must be verified by the **Common Carrier** who must certify the **Baggage Delay** and receipts for the purchase or replacement of necessary personal effects must accompany any claim;
2. The most **We** will pay under this benefit for purchases each day is the Daily Baggage Delay Maximum Benefit shown in the Schedule of Benefits;
3. For each **Baggage Delay** occurrence, the maximum number of days for which **We** will pay Baggage Delay Benefit is the Baggage Claim Benefit Period shown in the Schedule of Benefits;
4. The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the **Common Carrier**) available to the **Covered Person**;
5. **We** will not pay more under this benefit than the Baggage Delay Maximum Benefit Amount shown in the Schedule of Benefits in any twelve (12) consecutive month period regardless of the number of **Baggage Delay** occurrences that may arise during the period; and
6. The following items are not covered under the Baggage Delay Benefit:
  - a. contact lenses, eyeglasses or hearing aids;
  - b. artificial teeth, dental bridges or prosthetic devices;
  - c. tickets, documents, money, securities, checks, traveler's checks and valuable papers;
  - d. business samples;
  - e. jewelry and watches; or
  - f. cameras, video recorders, computers, cell phones, tablets and other electronic equipment.

### Checked Baggage Benefit

**We** shall indemnify the **Covered Person** for direct physical loss (including theft) or damage to personal property contained in **Checked Baggage**, if such loss or damage occurs while the **Checked Baggage** is in the possession of a **Common Carrier** while the **Covered Person** is on a **Covered Trip**; subject to all of the following:

1. Any amounts paid by **Us** are excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the **Common Carrier**) available to the **Covered Person**;
2. The value of the articles lost or damaged will be computed by using the actual cash value (replacement cost less depreciation) at the time of loss;
3. **We** will pay the **Covered Person** no more than the Checked Baggage Maximum Benefit shown in the Schedule of Benefits for all items lost or damaged in any twelve (12) month period regardless of the number of claims made in that twelve (12) month period;
4. For certain items, the amount **We** will pay shall be limited to a specific benefit amount. These items and the maximum **We** will pay for the loss or damage to them are listed as Restricted Items in the Schedule of Benefits;
5. **We** will not reimburse the **Covered Person** for loss of documents or valuable papers, money, securities, tickets, checks, traveler's checks or furs; and
6. For the Checked Baggage Benefit to be payable, the **Covered Person** must report the loss or damage to the police or **Common Carrier** within forty-eight (48) hours after the discovery of the loss or damage.

**Checked Baggage** means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to the **Covered Person** and that are in the possession, care and control of the **Common Carrier**.

## Travel Inconvenience Benefits

|                   | Benefit Maximum                          |
|-------------------|--|
| Trip Delay        | \$140 / day, 14 days max. (\$2,000 max.) |
| Trip Interruption | \$5,000                                  |

**Trip Delay Benefit:** If a covered Trip is delayed for more than 6 hours, this benefit can reimburse the Covered Expenses up to a Daily Benefit amount per person per day up to the Maximum Benefit amount, for a maximum period of 14 days. Covered Expenses include charges incurred for reasonable, additional accommodations and traveling expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. This benefit is payable only for one delay per Covered Trip. Travel Delay must be caused by one of the following reasons:

1. Injury, Sickness or death to the Covered Persons, Immediate Family Member that occurs during the Covered Trip;
2. Common Carrier delay;
3. Lost or stolen passport, travel documents or money
4. Quarantine;
5. Natural Disaster
6. The Covered Person being delayed by a traffic accident while en route to a departure;
7. Hijacking;
8. Unpublished or unannounced strike;
9. Civil disorder or commotion;
10. Riot;
11. Inclement weather which prohibits Common Carrier departure;
12. a Common Carrier strike or other job action;
13. equipment failure of a Common Carrier; or
14. the loss of the Covered Person's travel documents, tickets or money due to theft.

For purposes of this benefit: **Quarantine** means the Covered Person is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to the Covered Person either having, or being suspected of having, a contagious disease, infection or contamination while the Covered Person is traveling outside of their Home Country.

**Trip Interruption Benefit:** If a Covered Person is prevented from continuing or resuming his or her Covered Trip, after the Covered Trip has already commenced, due to a **Trip Interruption Unforeseen Event**. The Benefit Maximum shown is for all of the Trip Interruption Expenses arising out of one or more Trip Interruption Unforeseen Events during the same Covered Trip. **Trip Interruption Expenses** means the actual costs incurred by the Covered Person for: 1) for the unused, non-refundable travel arrangements prepaid to the travel supplier(s); 2) additional transportation expenses incurred by the Covered Person; and 3) return air travel up to the lesser of the Economy Fare or the amount shown on the Travel Declarations.

**Trip Interruption Unforeseen Events** include:

1. The Covered Person's Medical Emergency or death that results in medically imposed restrictions as certified by a Physician at the time of loss preventing continued participation in the Covered Trip;
2. The Medical Emergency or death of a Covered Person's Immediate Family Member that requires the Covered Person to cancel the remainder of the Covered Trip.
3. The Covered Person are hijacked, quarantined or the victim of felonious assault;
4. The Covered Person's principal place of residence or accommodations at destination is made uninhabitable by fire or other Natural Disaster;
5. Burglary of the Covered Person's principal place of residence during his or her Covered Trip;
6. The death or Hospitalization of the Covered Person's host at the destination;
7. The Covered Person, who is a member of the military, has a previously approved military leave revoked or experience a military reassignment after the start of the Covered Trip;
8. Strike that causes complete cessation of travel services of the Covered Person's Common Carrier for at least 24 consecutive hours;
9. A terrorist incident that occurs in a city listed on the Covered Person's Covered Trip itinerary and within 30 days prior to the commencement of the Covered Trip, provided that the same city did not experience a terrorist incident within the 45 days prior to the terrorist incident that is causing interruption of the Covered Trip;
10. Inclement Weather that causes complete cessation of services of the Common Carrier for at least 24 consecutive hours and causes the Covered Person to lose 10% or more of the scheduled trip duration;
11. A documented theft of the Covered Person's passport(s) or visa(s);
12. The destination of the Covered Trip is rendered uninhabitable by a Natural Disaster; or
13. Mandatory evacuation (or public official evacuation advisements when there is no mandatory evacuation) issued by local government authorities at the destination of the Covered Trip destination due to Natural Disaster.

## Travel Inconvenience Benefits

|                   | Benefit Maximum |
|-------------------|-----------------|
| Trip Cancellation | \$5,000         |

### Trip Cancellation Benefit

If a Covered Person is prevented from commencing his or her Covered Trip due to a ***Trip Cancellation Unforeseen Event***, this benefit can reimburse the Covered Person's **Trip Cancellation Expenses**. No benefit will be paid for a Covered Trip that exceeds 365 days.

For purposes of this benefit: **Natural Disaster** means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that: 1. is due to natural causes; and 2. results in severe damage such that the area in which the **Covered Person** is located is declared a disaster area by a competent governmental authority having jurisdiction.

**Trip Cancellation Expenses** means the actual costs incurred by the Covered Person for: 1. The amount of forfeited, non-refundable, and unused Payments or Deposits; or 2. Continuing the Covered Trip by utilizing a replacement Common Carrier or travel provider if the Covered Trip is cancelled by the Common Carrier or other travel provider.

**Trip Cancellation Unforeseen Events** include:

1. The Covered Person's Medical Emergency or death or a Medical Emergency or death of a Traveling Companion that results in medically imposed restrictions as certified by a Physician at the time of loss preventing continued participation in the Covered Trip;
2. The Medical Emergency or death of a Covered Person's or Immediate Family Member that requires the Covered Person to cancel the Covered Trip;
3. The Covered Person is hijacked, quarantined, required to serve on a jury, subpoenaed, or the victim of felonious assault within 15 days of departure for the Covered Trip;
4. Burglary of the Covered Person's principal place of residence within 5 days of departure for the Covered Trip;
5. The Covered Person or a Traveling Companion is directly involved in a traffic Accident substantiated by a police report, while en route to departure for the Covered Trip;
6. The Covered Person's principal place of residence or accommodations at destination is made uninhabitable by fire or other Natural Disaster;
7. The death or Hospitalization the Covered Person's host at the destination;
8. The Covered Person or his or her Traveling Companion, who are military personnel, have a previously approved military leave revoked or experience a military reassignment within 5 days of the start of the Covered Trip;
9. The Covered Person or his or her Traveling Companion, who are police officers or professional firefighters, are called to emergency duty for a Natural Disaster;
10. Strike that causes complete cessation of travel services of the Covered Person's Common Carrier for at least 24 consecutive hours;
11. A terrorist incident that occurs in a city listed on the Covered Person's Covered Trip itinerary and within 30 days prior to the commencement of the Covered Trip, provided that the same city did not experience a terrorist incident within the 60 days prior to the terrorist incident that is causing cancellation of the Covered Trip;
12. Inclement Weather that causes complete cessation of services of the Common Carrier for at least 8 consecutive hours and causes the Covered Person to lose 5% or more of the scheduled trip duration;
13. A documented theft of the Covered Person's passport(s) or visa(s);
14. The destination of the Covered Trip is rendered uninhabitable by a Natural Disaster or Mandatory evacuation (or public official evacuation advisements when there is no mandatory evacuation) issued by local government authorities at the destination of the Covered Trip destination due to a Natural Disaster.



## Security and Natural Disaster Evacuation

**All expenses in advance and travel arrangements must be made by *World Travel Protection*.**

If while you're traveling outside of the United States and your home country, a Security Event occurs, this covers transportation expenses and professional security services to ensure your safety and well-being.

Covered expenses include:

- Evacuation to the Nearest Place of Safety, including lodging and, if necessary, physical protection
- Temporary lodging and food in the Nearest Place of Safety for up to 14 fourteen days
- Post Evacuation (w/in 14 days) – Return to Home Country; or Host Country if return is safe as determined by local governmental authorities of competent jurisdiction.

### Benefit Maximum

**\$100,000 per Person, \$500,000 per event (aggregate)**

Security Events include:

- The United States Department of State **issued a travel warning** or government authorities in the country in which the Covered Person is traveling issued a **formal recommendation** that such Covered Person or citizens of the Covered Person's Home Country should leave the country because of **political** or **civil unrest**;
- The Covered Person **expulsion** from the country where the Covered Person is traveling or **being declared persona non-grata** on the written authority of the recognized government in the country in which the Covered Person is traveling;
- **Deliberate physical harm** of the Covered Person confirmed by documentation or physical evidence or a threat against the Covered Person's health and safety as confirmed by documentation and/or physical evidence;
- The Covered Person had been deemed kidnapped or a missing person by local or international government authorities and, when found, his or her safety and/or well-being are in question within seven days;
- The Designated Security Consultant recommends an evacuation due to political or civil unrest.

**Designated Security Consultant:** Means an employee of a security firm under contract with insurer or World Travel Protection, who is experienced in security and measures necessary to ensure the safety of the Covered Person(s) in his or her care.

**Natural Disaster:** Means an event, including but not limited to, wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that: 1) is due to natural causes; and 2) results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government in which the Covered Trip occurs and the area is deemed to be uninhabitable or dangerous. Natural Disaster does not include common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization;

**Nearest Place of Safety:** Means a location that is determined by the Travel Service Provider listed in the Schedule of Benefits and where the Covered Person: 1) can be assumed safe from the Natural Disaster Evacuation Condition that precipitated the Covered Person's Evacuation Covered Expenses; 2) has access to transportation; and 3) has the availability of temporary lodging, if needed.

## Exclusions

The table below summarizes some of the key exclusions. Not all exclusions and limitations may be included and some may be abbreviated. For full details about the coverage and exclusions.

|  |  |
|--|--|
| <b>General</b>                         | <p>Benefits will not be paid for for any loss or Injury that is caused by, or results from:</p> <ol style="list-style-type: none"> <li>1. War or any act of war, whether declared or not.</li> <li>2. A Covered Person's intentionally self-inflicted Injury.</li> <li>3. A Covered Person's suicide or attempted suicide.</li> <li>4. Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food; except to the extent that a specific benefit states that benefits will be paid for a Covered Sickness, or Medical Emergency.</li> <li>5. any loss to which a contributing cause was the Covered Person's commission of or attempt to commit a felony or to which a contributing cause was the Covered Person's being engaged in an illegal occupation or other Willful Criminal Activity. "Willful Criminal Activity" includes, but is not limited to, operating a vehicle while intoxicated or operating a methamphetamine laboratory. "Willful Criminal Activity" does not include a civil infraction or other activity that does not rise to the level of a misdemeanor or felony.</li> <li>6. a Covered Person's bungee-cord jumping, parachuting, skydiving, parasailing, hang- gliding, motorcycling, scuba diving, jet, snow or water skiing, mountain climbing (where ropes or guides are used), amateur racing, piloting an aircraft, spelunking, whitewater rafting, surfing, and parasailing.</li> <li>7. a Covered Person's operation of a motor vehicle without a valid motor vehicle operator's license, except while participating in a driver's education program.</li> <li>8. treatment of the Covered Person's alcoholism or drug addiction.</li> <li>9. a Covered Person's flight in, boarding or alighting from an aircraft or any craft designed to fly above the Earth's surface while acting or training as a pilot or crew member.</li> <li>10. a Covered Person's flight in, boarding or alighting from an aircraft or any craft designed to fly above the Earth's surface that is an Owned Aircraft, Leased Aircraft or Operated Aircraft.</li> </ol> |
| <b>Out-of-Country Medical Expenses</b> | <p>Benefits will not be paid for any loss, treatment, services, or supplies resulting from or contributed by:</p> <ol style="list-style-type: none"> <li>1. routine physical examinations and routine care of any kind, including routine childcare.</li> <li>2. routine dental care and treatment.</li> <li>3. pregnancy-related expenses that are considered preventative or routine or incidental to a pregnancy such as sonograms, lab tests, and pre-natal vitamins, except for <b>Complications of Pregnancy</b>.</li> <li>4. expense incurred for treatment of temporomandibular or craniomandibular joint dysfunction and associated myofacial pain.</li> <li>5. cosmetic surgery, except for reconstructive surgery needed as the result of a <b>Covered Injury</b>.</li> <li>6. any elective treatment, surgery, health treatment, or examination including any service, treatment or supplies that: (a) are experimental; and (b) are not recognized and generally accepted medical practices in the United States.</li> <li>7. treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.), and that are a normal, foreseeable result of participation in an activity.</li> <li>8. replacement of artificial limbs, eyes and larynx.</li> <li>9. Services, supplies, or treatment including any period of <b>Hospital Confinement</b> that is not recommended, approved, and certified as <b>Medically Necessary</b> and reasonable by a <b>Physician</b>, or expenses that are non-medical in nature.</li> <li>10. Services or treatment rendered by any person who is:       <ol style="list-style-type: none"> <li>a. employed or retained by the <b>Participating Institution</b>;</li> <li>b. living in the <b>Covered Person's</b> household;</li> <li>c. an <b>Immediate Family Member</b> of either the <b>Covered Person</b> or his or her <b>Spouse/Domestic Partner</b>; or</li> <li>d. the <b>Primary Insured</b>.</li> </ol> </li> <li>11. Personal comfort or convenience items, such as but not limited to, hospital telephone charges, television rental, internet access, barber services or guest meals while confined in a <b>Hospital</b>.</li> <li>12. any treatment, service or supply not specifically covered by the Policy.</li> </ol> |

## Exclusions

The table below summarizes some of the key exclusions. Not all exclusions and limitations may be included and some may be abbreviated. For full details about the coverage and exclusions.

|                            |  |
|----------------------------|--|
| <b>Security Evacuation</b> | <p>Security Evacuation expenses and fees will not be paid if:</p> <ol style="list-style-type: none"> <li>1. payable under any other provision of the Policy;</li> <li>2. that are recoverable through the Covered Person's employer;</li> <li>3. arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by the Covered Person, acting alone or in collusion with others;</li> <li>4. arising from or attributable to an alleged violation of the laws of:             <ol style="list-style-type: none"> <li>a. the country in which the Covered Person is traveling while covered under the Policy; or</li> <li>b. the Covered Person's Home Country or country of residence;</li> </ol> </li> <li>5. due to the Covered Person's failure to maintain and possess duly authorized and issued required travel documents and visas;</li> <li>6. for the repatriation of remains;</li> <li>7. for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization;</li> <li>8. for medical services;</li> <li>9. for monies payable in the form of a ransom, if a Missing Person case evolves into a kidnapping;</li> <li>10. arising from or attributable, in whole or in part, to:             <ol style="list-style-type: none"> <li>a. a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;</li> <li>b. the Covered Person's non-compliance with any obligation specified in a contract or license;</li> </ol> </li> <li>11. due to military or political issues if the Covered Person's Security Evacuation request is made more than 30 days after the Appropriate Authority(ies) Advisory was issued; or</li> <li>12. due to failure of a Covered Person to cooperate with Us or Our Travel Service Provider with regard to an Evacuation. Such non-cooperation includes, but is not limited to, failure to provide any documents needed to extricate the Covered Person and failure to follow the directions given by Our Travel Service Provider.</li> </ol> |
|----------------------------|--|

Note, insurance does not apply to the extent that trade or economic sanctions or other laws or regulations that prohibits the insurance company from providing insurance or paying claims.

## Claims

### Administrative Concepts, Inc. (ACI)

PO Box 4000, Collegeville, PA 19426

Phone: 888-293-9229

[aciclaims@acitpa.com](mailto:aciclaims@acitpa.com)

#### HOW TO FILE A CLAIM FOR REIMBURSEMENT

*Note: It is your responsibility to make sure that the completed claim form and correct supporting documentation is submitted timely.*

- **Check** to see **what coverage is provided**.
- **Obtain claim form from University** or request by **email**.
- **Fill out** the **claim form** completely.
- **Be descriptive** in regards to the medical services performed. Include information on past medical history, what occurred, dates of the condition and/or symptoms were first experienced, who/when treatment was provided, etc. If a question applies to your particular situation, please answer it! If you have more than one medical condition, a new claim form should be completed for each.
- Be sure to **include full contact information** - your name, home address, email address, and mobile (or home) phone number.
- **Include your documentation**
  - Medical-related: Paid receipts, itemized bills, statements, and invoices for services and supplies. For prescription drugs, you are required to send more than a receipt - include the Pharmacy receipt listing the Pharmacy name, your name, date, and medication dispensed.
  - Trip Cancellation / Interruption: Information on the reason for the disruption, medical reports, death certificates, police or other media reports, etc. Include confirmation of prepaid, unused and non-refundable amounts expenses for the trip (proof of expenses).
  - Trip Delay: Documents from airline or similar vendor stating reason for delay, proof of length of delay (e.g. 12 hours from scheduled departure), media reports, etc.
  - Personal Property (Loss or Theft): Report from appropriate authorities or police, documentation showing value or estimates of cost to repair/replace, receipts, Property Irregularity Report Form (if lost by airline)
- **Make sure** that all documents indicate claimants name, date of service, diagnosis, and the itemized charges.
- **Keep copies** of all the documents submitted in the event that anything has to be resubmitted.
- If you are *requesting the payment on behalf of someone else* such as for your dependents, please write that the payment should be made out to you. Add payment information to the claim form itself, or attach a separate cover letter with explanation.
- **Mail** the claim form and documentation to the address shown on the claim form (or below), **or you can send by email**.

#### PROCESS

Claim processing may take up to up to 30 days from when all required and complete information is received. If something is missing or additional information is required, you will be informed with the Explanation of Benefits (EOB) outlining what may be needed. You should follow the instructions carefully and arrange for anything outstanding to be submitted. The most common causes for late claim processing is missing information or incomplete claim forms. Once the claim is processed the payment is usually made by check be issued to you unless directed otherwise. The payment will be sent to the address you provided on the claim form. You will receive an EOB that will describe the services rendered and filed for the claim, what is covered, or what is not covered and why.

#### TIPS

- ✓ Submit claims as soon as reasonably possible to expedite the processing of the claim, but no later than 90 days from the date of the onset of the condition.
- ✓ After you submit the claim, you can follow up with ACI to make sure the process is going smoothly.
- ✓ Keep an eye on your mail or email for correspondence.

# International Travel Insurance Program

## SAFETY & PROTECTION FOR TRAVELERS

The Travel Insurance program is part of the University's commitment of providing protection for the health, safety, and security for our students and employees — traveling outside of the United States on University authorized business travel or a University sponsored Study Abroad program..

### Who is covered (Covered Persons)?

- Graduate and Undergraduate Students
- Faculty, Staff and Employees
- Spouse and Dependent Children when accompanying employees or students on covered travel are also included.

### When am I covered (Covered Trip)?

- ✓ **Business Travel:** Coverage is provided 24-hours while traveling on and in the course of University business outside of the United States. "Business Travel" means a Business Trip by or at the direction of the University for the purpose of furthering business of the University. It does not include any period of time: (1) working at a regular place of employment; (2) during the course of everyday travel to and from work (commutation); or (3) during an authorized leave of absence or vacation. Coverage begins when you leave your residence or place of regular employment for the purpose of going on the trip, and is deemed to end when you return from the trip to your residence or place of regular employment (whichever occurs first). Coverage is also provided for Personal Deviations taken in conjunction with your business trip, up to a maximum of 14 days. Business Trips in excess of 365 days are not covered.
- ✓ **Study Abroad Travel:** Coverage is provided 24-hours while traveling on and in the course of a University sponsored Study Abroad program outside of the United States. Coverage is also provided for Personal Deviations taken in conjunction with the covered trip, up to a maximum of 14 days. A covered trip may not exceed 365 days.

### What is included with the program?

The program includes various types of insured benefits, coverages, technology and intelligence tools to help mitigate travel risk, and 24-hour access to emergency medical, security specialists and other travel assistance support services. Insured benefits include:

- Accident Benefits (Death, Dismemberment, Paralysis, Coma)
- Out-of-Country Medical Expenses (sickness or injuries)
- Emergency Medical Evacuation
- Repatriation of Remains
- Security Evacuation

This brochure is a short description of the University's International Travel Insurance plan for convenient reference. This is not a contract of insurance and does not provide all terms, conditions, definitions, limitations, and exclusions of the insurance plan described herein – Additional terms and conditions apply. If there are any discrepancies between this document and the insurance policy, the insurance policy shall govern. The University reserves the right to terminate, suspend, withdraw, amend or modify this program at any time. Full terms and conditions of the insurance are detailed in the master policy issued to the University. Brokerage and consulting services provided by Mercer Health & Benefits LLC.

## Travel Assistance Services

Travelers can contact **World Travel Protection** 24-hours a day, 365 days a year, worldwide. World Travel Protection is staffed by licensed doctors, nurses, medical logistic experts, and security specialists. Contact World Travel Protection if you have a medical or security emergency, or require assistance with any of the following:

- **Medical Assistance** including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.
- **Personal Assistance** including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, verifies medical benefits and assists with medical claims process.
- **Travel Assistance** including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.
- **Security Assistance** including a crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling as well as access to a secure, web-based system for tracking global threats and health or location based risk intelligence.

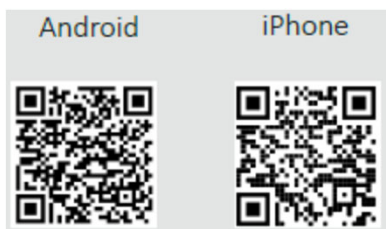
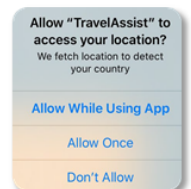
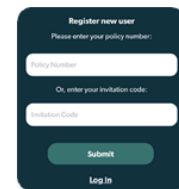
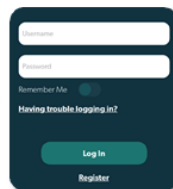
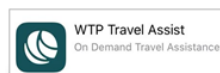
+1.800.667.7222 (toll-free in United States and Canada)  
+1.416.977.8687 (direct or collect outside of the United States)  
[assistance@wtp.ca](mailto:assistance@wtp.ca)

## WTP Travel Assist Mobile App

Even if you are not traveling, you have access to a secure web-based system for tracking global threats and receiving location based risk intelligence. Some features include:

- Pre-travel advice and trip alerts
- Alerts for emerging risk in travel plans or current location
- 24/7 security assistance
- Access Emergency Assistance via the Emergency Button
- Recommended local services, events and entertainment

### Getting Started



### Download the App

Use the QR codes provided below or access the Apple App store (iPhone) or Google play store (Android), pending your device. Search for 'WTP Travel Assist' and download the App to your device.

### Start Registration

You will have been issued an invitation code by your organisation, this will be required to register for the app.

Open the app on your device. Click on the link 'Register' from the very bottom of the landing page.

### Set up your Profile

In the box labelled 'invitation code', enter the code

STARR

On entering a valid invitation code, you will be prompted to populate a series of details to set up your app profile. Fill in all fields, they are all mandatory to continue. You will then be required to accept the terms, conditions and privacy policy. Once toggled to indicate you have read and accepted the terms, select 'submit'

### Set your Preferences

You will then be presented with an overview of the app, during which, you will be prompted to allow both location services and notifications. For us to locate you and keep you updated, we require you to allow both services. iPhone users, we suggest you allow location services 'always'. If you are not prompted with this option, you can update your selection, as well as change your preferences for either service from within the settings app on your device.