

**University of Pennsylvania
International Travel Medical Insurance
Summary of Benefits 2017-2018**

Eligibility:

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 or residing outside of their Home Country of regular residence, as part of a School activity or program.

Policy Number: NWT2017086-2

Policy Dates: 7/01/17-6/30/18

Territory Restrictions: The United States including the 50 United States and the District of Columbia and Cuba, unless the specific travel requirements are met as set by the U.S. Government.

Plan Design:

All Coverages and Benefits are in U.S. Dollar Amounts:	
Accident and Sickness Medical Maximum	\$500,000 per person per occurrence
<ul style="list-style-type: none"> • Physician Office Visits • Hospitalizations • Diagnostic tests • Ambulance Services • Prescription Drugs • Mental Health • Emergency dental treatment for the relief of pain 	
Deductible	\$0
Pre-Existing Conditions Limitations	None
Accidental Death & Dismemberment	\$10,000 per Insured
Dental Expense due to an Accident	\$2,000 per person per occurrence
Trip Interruption	\$2,000 per person per occurrence
Lost Baggage – Checked with a Common Carrier	\$250 per person per occurrence

Frequently Asked Program Questions:

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

If you have an emergency call International SOS: **1-215-942-8478**

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

Travelers should visit their school's online portal with International SOS to familiarize themselves with the services that International SOS offers travelers while they are abroad.

Please go to www.internationalsos.com and at the prompt for the Members' website log in enter your school's International SOS membership number, **11BSGC000012**.

If you have a pre-trip medical or security related question or emergency while overseas, please call collect to the 24-hour International SOS alarm center in Philadelphia: **1-215-942-8478**

The alarm center is staffed by doctors, logistics coordinators and security experts. International SOS alarm centers can provide medical advice, assistance in your location, or arrange for an evacuation.

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 plan administrator; full coordination with the International SOS credentialed medical provider network worldwide. In addition, transportation to join a hospitalized member, accommodation while visiting a hospitalized member, return of minor children, and return of traveling companion.

Who do I contact if I have questions about how the international travel medical insurance plan works?

University Health Plans
1-800-437-6448
Email: info@univhealthplans.com

Who do I contact if I have questions about a specific claim or a claims payment?

Consolidated Health Plans
2077 Roosevelt Ave.
Springfield, MA 01104
1-800-633-7867

Enrollment

How do I enroll?

Travelers eligible for this Plan are automatically and mandatorily enrolled by the University.

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 Medical 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.

Payment will be made as allocated for covered medical expenses incurred due to a covered Accident or Sickness, not to exceed a Maximum Benefit of \$500,000 per person per occurrence.

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 have a deductible?

No. Deductible means the dollar amount of Covered Expenses that must be incurred as an out-of-pocket expense by each Insured before payment is made by the claims company.

Claims Processing

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

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

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 claims 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.

Consolidated Health Plans
2077 Roosevelt Ave
Springfield, MA 01104
800-633-7867
customerservice@consolidatedhealthplan.com

EXCLUSIONS AND LIMITATIONS

The following exclusions apply to Accidental Death & Dismemberment, Accidental Death & Dismemberment – Common Carrier (Air Only), Sickness Medical Expense and Accident Medical Expense:

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 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. any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
8. pregnancy and childbirth (except for complications of pregnancy) except if hospitalized;
9. curtailment or delayed return for other than covered reasons;
10. traveling for the purpose of securing medical treatment;
11. services not shown as covered;
12. 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;
13. care or treatment that is not medically necessary;
14. 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;
15. Injury or Sickness when traveling against the advice of a Physician;
16. 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;
17. any expenses incurred in the Home Country.

Refer to the policy for Lost Baggage exclusions.