Cigna Global/Lloyd's International Travel Insurance Program Summary of Benefits

West Virginia University

Policy Dates: 7/1/24 - 11/01/25

Cigna Global: POLICY # 08932G

Travel Medical

Sickness & Accident Medical Expense: \$500,000

• Emergency Dental (includes accident & alleviation of sudden pain): \$1,000

AD&D

Accidental Death & Dismemberment: \$10,000, \$500,000 aggregate per any one loss

Medical Evacuation and Repatriation

Medical Evacuation: \$500,000

Repatriation of Mortal Remains: \$500,000

Return of Dependent Children: Included in evacuation benefit, if insured is evacuated

Quarantine Lodging

• Lodging: \$285 per day, max 14 days if required by government and positive test

Lloyd's: POLICY # EQX2022002

Supplemental Travel Benefits

• Trip Interruption: \$2,000

Lost Baggage: \$250

- Visit by Family Member or Friend: \$20,000 and meals & accommodations not to exceed \$500 per day if the insured is expected to be hospitalized 3 or more days
- Visit by Family Member or Friend due to Felonious Assault: \$5,000 and meals & accommodations not to exceed \$500 per day, max of 5 days
- Necessary Repatriation due to Felonious Assault: \$500,000

Security Evacuation

Political Evacuation: \$100,000

Natural Disaster Evacuation: \$100,000

Aggregate Benefit for any one occurrence: \$500,000

Program Highlights

International SOS case fees covered	Mental health covered up to medical max
First Payer	Prescription drugs covered up to medical max
 No deductible and 100% coinsurance 	Pre-existing conditions covered

International SOS Travel Assistance:

If you have an emergency 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. <u>Your International SOS Membership Number is 11BCAS589741</u>

If you have questions about the benefits, contact Tara George-Jones (tara.george-jones@mail.wvu.edu) Insurance ID cards are not issued but a letter on WVU letterhead can be provided. Benefits are activated by calling International SOS. The policy is intended to cover medically necessary services outside the United States. Preventative care including routine physicals, women's wellness, and travel immunizations is not covered.