

West Virginia University

International Travel Insurance Program

2017-2018 Summary of Benefits & FAQs

Policy Dates: 7/1/2017 – 6/30/2018

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.

Plan Design: The plan provides benefits for the reasonable and customary charges incurred by a participant for a covered accident or sickness up to a \$500,000 maximum per person per occurrence. Coverage will be provided for each benefit or service as listed in the summary below.

All Coverages and Benefits are in U.S. Dollar Amounts:	
Coverage	Maximum Benefit (per person per occurrence)
Accident and Sickness Medical Maximum	\$500,000
Deductible	\$0
Pre-Existing Conditions	Covered
Trip Interruption	\$5,000
Trip Cancellation	\$5,000
Trip Delay	\$750/ not to exceed \$150 per day
Dental (Injury to Sound Natural Teeth)	\$2,500
Accidental Death & Dismemberment	\$25,000
Lost Baggage checked with a common carrier	\$500
Baggage Delay (outbound only)	\$200
To insured benefits below must be serviced by International SOS:	
Medical Evacuation and Medically Necessary Repatriation	\$500,000
Repatriation of Mortal Remains	\$100,000
Visit by Family Participant or Friend	\$20,000 maximum, to include meals & accommodations not to exceed \$500 per day
Return of Dependent Children	\$5,000
Visit by Family Participant 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

Participants are advised to contact International SOS if faced with a medical or security emergency abroad. Participants are also advised to contact International SOS for medical provider referrals. **Please Note:** the insurance does not cover routine physicals, routine dental visits, immunizations, or preventative/wellness services.

Frequently Asked Questions

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

If you have an emergency please call the 24-hour International SOS Alarm Center collect:
1-215-942-8478.

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

Travelers should visit West Virginia University's online portal (studyabroad.wvu.edu) with International SOS (internationalsos.com) 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 participants' website log in enter your International SOS membership number. West Virginia's membership number is: **11BCAS589741**

If you have a pre-trip medical or security related question or an 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.

Transportation to join a hospitalized participant, accommodation while visiting a hospitalized participant, 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?

Tara George-Jones
International Risk Manager
WVU Office of Global Affairs
Tara.george-jones@mail.wvu.edu
Phone: 304 293 7265
Emergency Line: 304 293 9456

Enrollment/Eligibility

Who is eligible?

Students; Faculty, Staff or Other Employees of WVU who are temporarily traveling or residing outside of their Home Country of regular residence, as part of a School activity or program that is sponsored, supported or recognized by the university.

How do I enroll?

All Travelers are automatically eligible for this Plan by registering their travel.

Students: studyabroad.wvu.edu
Faculty/Staff: <http://international.wvu.edu/travel/registration>

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. You can print the International SOS membership card from the following locations:

Students: studyabroad.wvu.edu

Faculty/Staff: <http://international.wvu.edu/travel/traveler-information>

Medical Insurance Plan Benefits

What is covered under the Study Abroad 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 are 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 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.

Tara George-Jones
International Risk Manager
WVU Office of Global Affairs
Tara.george-jones@mail.wvu.edu
Phone: 304 293 7265

Exclusions and Limitations:

The following exclusions apply to Trip Interruption, Trip Cancellation, 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 any loss starting while the Insured is in the service of the armed forces of any country. Orders to active military service for training purposes of two months or less will not constitute service in the armed forces. Upon notice to the Company of entering the armed forces, the Company will return to the Insured pro-rata any premium paid, less any benefits paid, for any period during which the Insured is in such service;
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 limited to up to \$2,500;
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. care or treatment that is payable under any Insurance policy that does not require deductible and/or coinsurance payments by You;
17. Injury or Sickness when traveling against the advice of a Physician;
18. 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;
19. any expenses incurred in the Home Country;
20. this Policy does not insure against loss or damage (including death or injury) and any associated cost or expense resulting directly or indirectly from the discharge, explosion or use of any device, weapon or material employing or involving nuclear fission, nuclear fusion or radioactive force, or chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act, regardless of any other cause or event contributing concurrently or in any other sequence thereto.

Please refer to the Policy for Lost Baggage Benefit Exclusions

Medical Evacuation, Medically Necessary Repatriation, Repatriation of Mortal Remains, Visit by Family Participant, 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 participant of the crew of any aircraft; commission or the attempt to commit a criminal act; skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; speed contests; spelunking or caving, heliskiing, 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 Participant of the laws or regulations of the country in which the Covered Event takes place;
2. The failure of a Participant 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 Participant;
4. The failure of a Participant to honor any contractual obligation or bond to obey any condition of a license;
5. The Emergency Political Repatriation of a Participant who is in his or her Resident Country;
6. Any medical expenses incurred by a Participant;
7. The kidnap and/or ransom of a Participant;
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.