Western New England University
International Travel Insurance Program
Summary of Benefits

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 an official school-sponsored activity or program.

Territory Restrictions: 50 United States and D.C., and Cuba, unless for an approved reason as stated by the U.S. Government

Policy Period: 11/1/2019 - 10/31/2020
Coverage Dates: Participants are covered when traveling on an official, school-sponsored trip

SUMMARY OF BENEFITS

Medical Benefits including Medical Evacuation and Repatriation

Insurance Company: Cigna
Policy Number: 07835V

- Medically Necessary Services related to an Illness or Injury: $500,000
- Emergency Dental: $1,000
- Accidental Death and Dismemberment: $10,000 Principal Sum (not applicable for dependents)
- *Emergency Medical Evacuation: $500,000
- *Repatriation of Mortal Remains: $500,000

Political Evacuation, Natural Disaster Evacuation, and Supplemental Travel Benefits

Insurance Company: Lloyd’s of London with Co-Ordinated Benefit Plans paying the claims
Policy Number: EQX2019003

- Trip Interruption due to sickness or accident or sickness, accidental injury or death of a family member to cover one-way economy airfare less an applicable credit from an unused travel ticket: $2,000
- Lost Baggage checked with a Common Carrier: $250
- Visit by Family Member or Friend if insured is expected to be hospitalized for more than 3 days: $20,000, to include meals and accommodations not to exceed $500 per day
- Visit by Family Member or Friend due to Felonious Assault that has been documented by local authorities: $5,000 to include meals and accommodations not to exceed $500 per day
- *Necessary Repatriation due to Felonious Assault that has been documented by local authorities: $500,000
- *Political Evacuation: $100,000
- *Natural Disaster Evacuation: $100,000
*Emergency transportation services must be provided by International SOS for benefit to apply*

**FREQUENTLY ASKED QUESTIONS**

**General**

**Who do I contact if I need help when I’m overseas?**

Call collect to the 24-hour International SOS Assistance Center in Philadelphia: **1-215-942-8478**

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

If you have a pre-trip medical or security related question while overseas, please call collect to the 24-hour International SOS Assistance Center in Philadelphia: **1-215-942-8478**. The Assistance Center is staffed by doctors, logistics coordinators and security experts that are able to provide medical advice and assistance in your location.

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, **11BCAS583577**.

**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 plan administrators; full coordination with the International SOS and Cigna Global credentialed medical provider networks worldwide. In addition, transportation to join a hospitalized member and accommodation while visiting a hospitalized member.

**How do I enroll?**

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

**Do I get an ID card?**

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

**Cigna Medical Insurance Plan Benefits**

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

The plan covers medically necessary services, 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 that are prescribed by a physician outside of the United States. See policy schedule for a full list of benefits.

**What are some services that are NOT covered and important to understand prior to traveling?**

The plan does not cover preventative care, including, but not limited to, travel immunizations, physicals, annual women’s wellness exams, and birth control. Routine pregnancy services are not covered. See policy schedule and last page of this document for the full list of exclusions.
How are prescription drugs covered?

Prescription drugs are covered when prescribed by a doctor outside of the United States and related to a medical illness or injury that occurs while traveling.

It is best to get all refills for a medication that you take on a routine basis prior to traveling. This includes both preventative and maintenance medication for chronic health conditions.

Always check to see if your medicine is allowed in the country you are traveling to.

Please note that birth control is considered preventative in most cases and is not covered.

What happens if I lose the medication while traveling?

Cigna will cover the replacement of medication for lost prescriptions that are medically necessary during the trip.

What is covered under the emergency dental benefit?

It is important to be aware of the benefit limit listed on page 1 of this document. A dental emergency is defined as a type of medical emergency that involved a dental condition of recent onset and severity, which needs immediate dental procedures necessary to control excessive bleeding, relieve severe pain, or eliminate acute infection. This also includes accidental dental treatment of an injury to sound, natural teeth that occurs while on a school-sponsored trip.

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

Yes, pre-existing conditions are covered.

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.

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

Claims Processing

How does the claims process work if International SOS coordinates the payment for medical treatment?

If International SOS coordinates the payment for medical treatment, the claim will be paid for by the insurance company according to the terms and conditions of the policy. The student does not need to submit any paperwork.

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

If coordination of payment upfront for medical services is unavailable or was not initiated with International SOS, then the prompt filing of a claim form will result in faster payment of a covered person’s claim. You may get the claim form from the administrator at the school or University Health Plans.
If you did not utilize International SOS to coordinate transportation for a trip interruption one-way flight or a visit by family member you may get the specific claim form for the supplemental travel benefit from the school or University Health Plans.

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

For a medical claim related to an accident or sickness contact Cigna. Please have the claim submission number available, if you filed your claim online please allow for 7-10 business days for the claim to process in the system prior to calling for a status update.

Cigna Global Health
P.O. Box 15111
Wilmington, DE 19850
1-800-243-1348

For trip interruption, visit by family member of lost baggage claims contact Co-ordinated Benefit Plans.

Co-ordinated Benefit Plans, LLC
On Behalf of Underwriter’s at Lloyd’s, London
P.O. Box 26222
Tampa, FL 33623
E-mail: TravelTeam@cbpinsure.com
Phone: 888-617-1301

EXCLUSIONS – CIGNA INTERNATIONAL TRAVEL MEDICAL INSURANCE PLAN

In addition to any benefit specific exclusion, benefits will not be paid for any Covered Medical Illness or Injury which directly or indirectly, in whole or in part, is caused by or results from any of the following:

1. Injury or Sickness which results from or in the course of an Insured's regular occupation for wage or profit. (This does not apply to a corporate officer, partner or sole proprietor who is not insured under Workers' Compensation Employer's Liability Law or similar law).
2. flight in, boarding or alighting from an Aircraft or any craft designed to fly above the Earth’s surface:
   a. except as a fare-paying passenger on a regularly scheduled commercial or charter airline;
   b. being flown by the Covered Person or in which the Covered Person is a member of the crew;
   c. being used for:
      i. crop dusting, spraying or seeding, giving and receiving flying instruction, firefighting, sky writing, sky diving or hang-gliding, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying; or
      ii. any operation that requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on);
   d. designed for flight above or beyond the earth’s atmosphere;
   e. an ultra-light or glider;
   f. being used by any military authority, except an Aircraft used by the Air Mobility Command or its foreign equivalent;
   g. being used for the purpose of parachuting or skydiving;
3. Injury or Sickness for which an Insured is entitled to benefits under Workers' Compensation Law, Employer's Liability Law or similar law.
4. travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle;
5. participation in any motorized race or contest of speed
6. an accident if the Covered Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator’s license; except while participating in Driver’s Education Program;
7. travel in any Aircraft owned, leased or controlled by the Policyholder, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be 'controlled' by the Policyholder if the Aircraft may be used as the Policyholder wishes for more than 10 straight days, or more than 15 days in any year;
8. Sickness occurring while the Insured is serving on full-time active duty in the Armed Forces of any country or international authority;
9. Hospital confinement, surgery, treatment, service or supply for which:
   a. the charge is payable or reimbursable by or through a plan or program of any governmental agency;
   b. or charges which would not have been made if the person had no insurance.
10. To the extent that payment is unlawful where the person resides when the expenses are incurred.
11. To the extent that they are more than Maximum Reimbursable Charges.
12. Injury as a result of a commission of a felony.
13. Eyeglasses, contact lenses, hearing aids, or examinations for prescription or fitting thereof.
14. Cosmetic or plastic surgery except;
   a. when necessary as a result of an Injury or Sickness occurring while Insured;
   b. reconstructive surgery when such service is incidental to or follows surgery resulting from Injury or Sickness.
15. Hospital confinement, care or treatment which is not recommended and approved by a Physician.
16. Treatment or care of a person by a Physician or Nurse, if the Physician or Nurse is a member of the Insured's immediate family or ordinarily resides with the Insured.
17. Private Duty Nursing.
19. Physical examinations unless required because of Injury or Sickness.
20. Dental Expenses unless the result of an accident to sound natural teeth or alleviation of sudden unexpected dental pain, then the benefit is unlimited per calendar year up to the medical maximum.
21. Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the Covered Person has been provided a written warning against operating a vehicle while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the law of the state and or country in which the Covered Accident occurred.
22. Expenses incurred during vacation travel when not in conjunction with a business trip unless specified on the Insurance Schedule.
23. Claim payments which are illegal under applicable law.
24. Medical treatments or procedures deemed not Medically Necessary as determined by the Company.
25. Any and all expenses incurred for medical services or treatment in the Insured's country of permanent residence
26. expenses incurred if the original or ancillary purpose of your trip is to obtain medical treatment;
27. Injury or Sickness caused by war, or an act of war, whether declared or undeclared, riot, civil commotion or police action.