



Accident & Sickness Insurance Information

We are pleased to provide you with the iNext Travel Card, providing travel insurance administered through Travel Guard, the industry's leading provider of travel insurance plans. The policy is designed to supplement an individual's private insurance by providing additional coverage for the costs of accidents, routine sicknesses, and travel-related mishaps while he/she is abroad. The policy also offers Emergency Medical Transportation coverage, as well as 24-hour Medical, Legal, and Travel Assistance Services.

Schedule of Benefits*	Premium	Premium Plus	Platinum	Platinum Plus
Deductible	\$0	\$0	\$0	\$0
	Accident			
	\$100,000/Sickness			
Medical Expense	\$20,000	\$100,000	\$100,000	\$100,000
Dental	\$500	\$500	\$500	\$500
Emergency Medical Transportation	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Bedside Visit	Included	Included	Included	Included
Repatriation of Remains	\$50,000	\$50,000	\$50,000	\$50,000
Accidental Death and Dismemberment	\$10,000	\$10,000	\$20,000	\$20,000
Flight Guard	-	-	\$100,000	\$100,000
Baggage Delay	\$200	\$200	\$200	\$200
Travel Document Replacement	\$1,000	\$1,000	\$1,000	\$1,000
Travel Delay	\$200	\$200	\$200	\$200
Loss of Baggage and Personal Effects*	\$2,000	\$2,500	\$2,500	\$2,500
Mental Health	-	-	\$15,000	\$15,000
Trip Cancellation / Trip Interruption	-	\$1,500	-	\$3,000
24 Hour Medical Assistance Services	Included	Included	Included	Included
24 Hour Legal Assistance Services	Included	Included	Included	Included

*This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions.

► WHAT TYPE OF POLICY IS THIS?

It is important to understand, as with any travel insurance policy, the coverage provided by Travel Guard is secondary to any other coverage that may be in existence. In other words, if an individual is covered by another insurance policy-whether personal, parental, or through his/her school-then that policy is the individual's primary policy and will provide reimbursement first-before Travel Guard.

We recommend that individuals covered by a personal/parental/school insurance plan should continue the coverage while abroad. Therefore it is likely that many individuals will also be covered by a primary policy through another insurance company. These individuals should contact their primary insurance company first, and then file a claim with Travel Guard for any amount not covered by the primary insurer.

► WHAT ARE THE POLICY EXCLUSIONS?

The policy does not include coverage for

- pre-existing conditions (condition identified within 60 days on Platinum Plus and Premium Plus and 90 days on Basic, Premium or Platinum)
- treatment of mental, psychological, or nervous disorders (except on the Platinum and Platinum Plus plans)
- routine physical
- dental examinations

- preventative medicine
- A complete list of exclusions can be found in the policy description

► **WHAT ARE THE COVERAGE DATES?**

Individuals are covered for 365 days from the start date of coverage – regardless of the length of the program-but only outside the United States (and/or home country).

► **DOES COVERAGE EXTEND TO COUNTRIES OTHER THAN THE PROGRAM COUNTRY?**

Yes. Insurance coverage is valid in any country outside the 50 United States and District of Columbia. The insurance is available to all individuals who are residents of the United States and over 13 years of age.

► **IS IT POSSIBLE TO GET REFERRALS TO LOCAL DOCTORS OR HOSPITALS?**

Travel Guard maintains a relatively extensive database of licensed medical providers and is available 24/7 to offer **referrals** over the telephone. The individual can simply call Travel Guard collect (reverse charge) at the number provided on the back of the iNext Travel Card.

- **Important Fact to Remember:** *There is no list of preferred providers with which Travel Guard has an established "financial" relationship. Unlike in the United States, most medical providers abroad are not set up, or even willing, to bill an overseas insurance company directly. In addition, no insurance company can force any doctor or medical facility to bill insurance rather than the patient.*

► **IS PRE-APPROVAL REQUIRED BEFORE RECEIVING MEDICAL TREATMENT?**

No. Individuals do not have to contact Travel Guard before receiving any medical treatment aside from hospitalization or surgery. Treatment by any doctor or medical facility that is licensed to practice medicine should be covered if primary insurance does not cover. The individual should simply go to a doctor, get a prescription, pay the doctor, and then submit a claim for reimbursement, after submitting to their primary insurer first. The customary procedure with Travel Guard is for the individual to pay and then file a claim.

► **IS APPROVAL REQUIRED FOR SCHEDULED SURGERY OR HOSPITALIZATION?**

The individual must call Travel Guard before being admitted to a hospital or prior to a scheduled surgery unless it is an **emergency situation** and a call is not possible. Travel Guard is available 24/7 and may be able to arrange direct payment with the hospital or coordinate payment guarantees for serious and/or expensive cases. But, understand there is no assurance that direct payment will be possible. Each claim must be handled on a case by case basis.

► **WHAT IS BEDSIDE VISIT?**

The Bedside Visit benefit is intended to pay for the cost to bring one person, chosen by you to, and from the medical facility where you are confined. To qualify for this, you must be hospitalized for 7 days following a covered emergency evacuation.

In addition to this, iNext supplemental plans also include coverage for bedside traveling companion which will reimburse a travelling companion for reasonable additional expenses incurred for hotel and meals for that companion to remain near you. You must be hospitalized for at least 7 days following a covered emergency evacuation to qualify.

► **WHAT IS TRIP CANCELLATION AND INTERRUPTION COVERAGE?**

Trip Cancellation and Interruption pays for forfeited, non-refundable, unused payments or deposits if due to:

- Unforeseen sickness, injury, or death of the Insured, a Traveling Companion, Immediate Family Member, or Business Partner.
- The insured's primary residence being made uninhabitable by natural disaster, vandalism, or burglary;
- The insured(s) being subpoenaed, required to serve on jury duty, hijacked, or quarantined.
- Being involved in or delayed due to an automobile accident en route to destination
- Inclement weather causing delay or cancellation of travel
- Strike resulting in complete cessation of travel services at the point of departure or destination

Trip Cancellation and Interruption does **not** cover:

- Carrier-caused delays such as mechanical difficulties (covered under Travel Delay).
- Travel arrangements cancelled by the tour operator.
- Change in plans ("I just don't want to go.").
- Normal pregnancy or childbirth.
- Financial circumstances ("I can't afford to go.").
- Any government regulation or prohibition, war, civil disorder.

► **WILL TRIP CANCELLATION COVER ME IF I CONTRACT THE H1N1 VIRUS?**

As long as the insurance was purchased before you contracted the disease, you would normally be covered for cancellation. Travel Guard would require a note from the doctor as verification. If you are quarantined to an area because of possible contact with H1N1, generally there would be coverage under Trip Interruption.

► IF I CANCEL MY TRIP DUE TO FEAR OF CONTRACTING THE H1N1 VIRUS, WILL TRIP CANCELLATION COVER ME?

No, there is no coverage for fear of traveling to a specific region. Under Trip Cancellation, coverage is provided due to reasons such as illness or injury, weather conditions, or traffic accidents. Also, the insurance through Travel Guard generally does not provide coverage due to government regulations or advisories to specific regions.

CLAIMS AND FINANCES

► FILING A CLAIM

The individual should telephone Travel Guard as soon as possible after receiving treatment or suffering loss to initiate the claim process. When calling, he/she should have the following information available:

- ▶ Policy Number (listed on the back of the iNext Travel Card) for Basic, Premium, Premium Plus, Platinum or Platinum Plus
- ▶ What coverage type or benefit category the claim is under (e.g. Medical Expense, Baggage Loss, etc.)
- ▶ The date the covered treatment or loss occurred
- ▶ The amount that was paid (if applicable)

During the phone call, a claim form will be completed by the Travel Guard representative based on the individual's responses. The completed form will be mailed or faxed to the individual or to a designated recipient in the U.S. (e.g., a parent or family member). Upon receipt or upon return to the U.S., the individual should review the claim form for accuracy, sign the form, and return it to Travel Guard along with any requested supporting documentation, such as original receipts, diagnosis, proof of travel (e.g., a copy of a flight itinerary), and primary insurance information.

- Name of Primary Insurance Carrier
- Complete Street Address of Primary Insurance Carrier
- Telephone Number of Primary Insurance Carrier
- Policy ID #, Member #, and/or Group # (as applicable) of Primary Insurance Policy

In the interest of time and money (i.e., bank processing time and finance charges associated with cashing an international check), it may be advantageous (though not required) for the student to request that Travel Guard send payment to his/her parents at their U.S. address.

► DOCUMENTATION:

It is important to remind your participants to keep their receipts from doctor's visits, pharmacy prescriptions and diagnosis records. These will be required by Travel Guard when the individual processes a claim. All diagnosis forms should be translated into English if they are not already. One reason claims processing can be prolonged is due to lack of documentation. The better prepared the participants are, the faster the processing can occur.

► DOES AN INDIVIDUAL HAVE TO PAY FOR MEDICAL SERVICES AND BE REIMBURSED?

Like most travel insurance providers, the customary procedure with Travel Guard is for the individual to pay for medical treatment received, and then submit a claim for reimbursement.

► CONTACT INFORMATION:

Phone Number for claims from overseas (COLLECT): 1.715.295.5452

Phone Number for claims while in U.S.: 866-420-2410

Travel Guard Group Address:

**Travel Guard Group
3300 Business Park Drive
Stevens Point, WI 54482
United States**

Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania Insurance Company (NAIC #19445) with its principal place of business at 70 Pine Street, New York, NY 10270, currently authorized to transact business in all states and the District of Columbia. The Policy will contain reductions, limitations, exclusions and termination provisions. All coverages may not be available in all states.