Bowling Green State University
International Travel Insurance Program
2017-2018 Summary of Benefits & FAQs

Nationwide Insurance Policy Number: NWT2017093

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.

<table>
<thead>
<tr>
<th>All Coverages and Benefits are in U.S. Dollar Amounts:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage</strong></td>
</tr>
<tr>
<td>Accident and Sickness Medical Maximum</td>
</tr>
<tr>
<td>Deductible</td>
</tr>
<tr>
<td>Pre-Existing Conditions</td>
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<tr>
<td>Trip Interruption</td>
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<tr>
<td>Lost Baggage (checked with a common carrier)</td>
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<tr>
<td>Accidental Death &amp; Dismemberment</td>
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</tbody>
</table>

The insured benefits below must be serviced by International SOS:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Maximum Benefit (per person per occurrence)</th>
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<tbody>
<tr>
<td>Medical Evacuation and Medically Necessary Repatriation</td>
<td>$500,000</td>
</tr>
<tr>
<td>Repatriation of Mortal Remains</td>
<td>$100,000</td>
</tr>
<tr>
<td>Visit by Family Member or Friend</td>
<td>$20,000, to include meals &amp; accommodations not to exceed $500 per day</td>
</tr>
<tr>
<td>Return of Dependent Children</td>
<td>$5,000</td>
</tr>
<tr>
<td>Visit by Family Member or Friend due to Felonious Assault</td>
<td>$5,000, to include meals &amp; accommodations not to exceed $500 per day, up to 5 days</td>
</tr>
<tr>
<td>Necessary Repatriation due to Felonious Assault</td>
<td>$500,000</td>
</tr>
<tr>
<td>Political Evacuation</td>
<td>$100,000</td>
</tr>
<tr>
<td>Natural Disaster Evacuation</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

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 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](http://www.internationalsos.com) and at the prompt for the Members’ website login enter your school’s International SOS membership number, **11BCAS000010**.

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 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 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?**

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