

## Plan Exclusions

The following charges, treatments, surgeries, medications, conditions and circumstances are excluded:

- 1 Charges resulting directly or indirectly from any pre-existing condition.
- 2 Treatment for or related to any congenital condition.
- 3 Routine pre-natal care, childbirth, care of newborns, post-natal care, birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof.
- 4 Charges which are submitted related to or for pregnancy and maternity.
- 5 Substance Abuse, Venereal Disease, AIDS or ARC.
- 6 Charges which are not incurred during the Certificate Period or the applicable Benefit Period, and charges which are not presented to Underwriters for payment within 60 days from the end of the Certificate Period or the applicable Benefit Period.
- 7 Not Medically Necessary and administered or ordered by a Physician.
- 8 Provided at no cost, by a family member, or by a person who ordinarily resides with you, or which are attributable to or recoverable from any other party including government-sponsored plans.
- 9 Charges which exceed Usual, Reasonable and Customary.
- 10 Investigational, Experimental or for Research purposes.
- 11 While confined primarily to receive Custodial Care, Educational or Rehabilitative care.
- 12 Treatment by a Chiropractor and Diseases of the skin.
- 13 Dental treatment, including treatment of the temporomandibular joint, except for Emergency Dental treatment necessary to replace sound natural teeth lost or damaged in an Accident covered hereunder or for the relief of acute, spontaneous and unexpected onset of pain.
- 14 Eyeglasses, vision exams, contact lenses, hearing tests, hearing aids, hearing implants, eye refraction, visual therapy, orthoptics or visual eye training or eye surgery (including cataract surgery and radial keratotomy) or for any examination or fitting related to these devices or procedures.
- 15 Injury sustained while taking part in professional sports or athletics; mountaineering where ropes or guides are normally used or at elevations of 4,500 meters or higher; aviation, except when traveling solely as a passenger in a commercial aircraft; hang gliding, sky diving, parachuting or bungee jumping; snow skiing or snowboarding, except for recreational downhill and/or cross-country snow skiing or snowboarding (No cover is provided whilst skiing away from prepared and marked in-bound territories and/or against the advice of the local ski school or local authoritative body.); racing by any animal or motorized vehicle; spelunking; subaqua pursuits involving underwater-breathing apparatus unless NAUI/PADI certified, accompanied by a certified instructor, and at depths of less than 10 meters; jet skiing; and any other sport or athletic activity which is undertaken for thrill-seeking and exposes you to abnormal or extreme risk of injury.
- 16 Willfully self-inflicted Injury or Illness, immunizations and Routine Physical Exams.
- 17 The Deductible, Coinsurance and charges which are not included as Eligible Expenses as described in the Master Policy, and charges which exceed the limits set forth in the Schedule of Benefits and Limits.
- 18 Treatment required as a result of complications or consequences of a treatment or condition not covered hereunder.
- 19 Charges for travel or accommodations, except as provided for in the Local Ambulance, Emergency Medical Evacuation, Repatriation of Remains, Emergency Reunion and Trip Interruption sections of this insurance.
- 20 Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s).
- 21 Organ or tissue transplants or related services.
- 22 Acts of Terrorism, except as provided for herein, war, insurrection, riot or any variation thereof.

## Travel Health Insurance Coverage Summary

Plan Number WT10G00003

### Student Zone

To learn more about your insurance plan, locate providers, view the full policy conditions, download claim forms and much more, please visit the Student Zone online where you can obtain all this information:

<http://www.workandtravelinsurance.com/student-zone/exchange/>

### Emergency Service

If you need help or assistance during your insurance coverage period, help is a phone call away for:

- Provider Listings
- Claims Update
- Emergency Assistance
- Pre-Notification
- and much more....

**USA Toll Free (800) 605-2282**

**Direct +1 (317) 262-2132**

You can also use one of the worldwide toll free access numbers to obtain help and assistance:

<http://www.workandtravelinsurance.com/hcc-contact-numbers.pdf>

If you have non-urgent questions, you can email the support team [info@workandtravelinsurance.com](mailto:info@workandtravelinsurance.com) and you will receive a response during normal business hours.



## Plan Benefits

Benefit	Coverage
Policy Maximum	\$1,000,000
Deductible	\$25 per injury/illness
Emergency Room Deductible for illness and not admitted	\$350
Covered Injury/Illness	100%
Prescriptions in connection with treatment of a covered Injury or Illness	100%
Ambulance	Injury – 100% Illness – 100% if admitted as inpatient
Dental	Accident – 100% Acute Onset – \$400 limit
Medical Evacuation	\$100,000
Repatriation of Remains	\$50,000 maximum
Accidental Death and Dismemberment	\$50,000 principal sum maximum for members under age 70
Common Carrier Accidental Death	\$50,000 \$250,000 per group
Physical Therapy	\$50 per visit if prescribed by Physician
Mental Health	Outpatient \$50/day \$500 maximum Inpatient – URC for 60 days
Emergency Reunion Bedside Visitation (Close Relative)	\$3,000 maximum
Trip Interruption Flight Home – Death in the Family	\$2,500 maximum
Trip Delay	\$400 per day
Baggage/Personal Effects	\$4,500 maximum
Personal Liability	\$100,000 max \$25,000 property
Pre-notification Penalty	50% of expenses
Travel Assistance	Included

Please note – the information in this brochure is a consolidated summary of the insurance plan, please visit the student zone to download the full policy conditions.

## Using Your Insurance

If you need medical treatment, please be sure to seek care appropriately for the condition/situation that you are experiencing. Choosing the correct medical provider will make your experience much better, and it will make the billing and payment process much smoother. Here are some guidelines for choosing appropriate medical care.

### Non-Emergency Care

When you need to seek non-emergency care, please visit a local doctor, urgent care treatment center or walk-in medical clinic, as they will be best placed to assist you and the cost will be reasonable. Use of the hospital emergency room for non-emergency care is not appropriate in the USA. To locate a provider, use the online search tool described below, or call HCCMIS for appropriate providers in your area. Examples of non-emergency care include cold, flu, minor injuries and sickness.

### Emergency Care

If you need to seek emergency care, please go to the nearest hospital emergency room or call the emergency services (911 in the USA) for immediate assistance. Provide them with your insurance information at the time of treatment. Examples of emergency care include serious accidents or sickness, and any condition that requires an ambulance.

As with anything, we ask you to use your judgment with a situation. If you feel you need immediate emergency attention, please do not delay and go straight to the Emergency Room. However if you are unsure, or your condition is not severe, then either call the insurance helpline for assistance or visit a local doctor, urgent care center or walk-in clinic in your area.

*Please note – A \$350 deductible will apply for use of the Emergency Room for an illness when not admitted.*

### Providers

Outside the USA, you have freedom to visit any provider. Inside the USA, we strongly recommend you visit a provider in one of the networks listed in the link below to avoid having to pay out of pocket expenses and to have your bills paid direct to providers.

<http://www.workandtravelinsurance.com/network>

### ID Card

Your ID card will be given to you before you travel. It is extremely important that you carry your insurance ID card with you at all times as this will identify your insurance to the provider treating you.

## Pre-Notification Penalty

All hospitalizations, surgeries, emergency evacuations, repatriation of remains, computerized tomography (CAT Scan) and magnetic resonance imaging (MRI) must be pre-notified. Simply call, or have your physician call, HCCMIS at (800) 605 2282 with all information relative to your claim. If you do not pre-notify, medical expenses will be reduced by 50% and all other expenses will be forfeited.

### Claims

When seeking medical care please use the following guidelines to submit your claims to the insurance company:

**Inside the USA** - When inside the USA, please visit a network provider. Give them your insurance ID card, pay your deductible and the provider will be able to send all the bills directly to HCCMIS for settlement. If you visit a provider outside of the network, you will need to pay for the medical expenses and submit a claim form for reimbursement.

**Outside the USA** – Please pay all providers directly for treatment you have received and submit a claim form for reimbursement.

**Prescription Medications** – You will need to pay for medications at the time of purchase and then submit a claim form for reimbursement.

You can download a copy of the claim form from the Student Zone and submit it with your receipts to:

*HCC Medical Insurance Services  
251 North Illinois Street, Suite 600  
Indianapolis, IN 46204, USA  
Fax +1 317 262-2140*

If you have any claims questions or need assistance, please email [claims@workandtravelinsurance.com](mailto:claims@workandtravelinsurance.com)

### HCCMIS/Lloyd's, London

HCC Medical Insurance Services, LLC, headquartered in Indianapolis, Indiana, USA, is a full-service organization offering a variety of insurance products designed specifically to meet the insurance needs of consumers worldwide. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (NYSE: HCC), a leading international speciality insurance group.

The plan is underwritten by Syndicate 4141 at Lloyd's of London, which provides accident and health insurance to more than 1 million people in over 200 countries and territories worldwide. Lloyd's currently has an A+ (Strong) rating from Standard & Poor's.