

Temple University

International Travel Medical Insurance and Assistance

FAQ & Summary of Benefits 2018-2019

Who is eligible for coverage?

Temple University Students, Faculty, Staff or Other Employees traveling outside of the U.S. on [University sanctioned international travel](#) (see International Travel Medical Insurance Exclusions and Limitations #25).

When is my coverage effective?

Your International SOS membership provides for pre-travel advice. Once abroad, you may access the full range of International SOS services and your Cigna international travel medical insurance will be effective three days prior to and post [University sanctioned international travel](#).

How do I enroll in the travel medical insurance?

International travel medical insurance is a benefit provided to university travelers while outside of the U.S. at no additional cost when they have enrolled in the International SOS “MyTrips” registry. Travelers must complete one of the following steps to ensure enrollment and coverage:

- Book your travel through Concur or World Travel. Your itinerary will be automatically entered into the International SOS “MyTrips” registry.
- Students traveling internationally through the Temple Education Abroad and Overseas Campuses office are registered as part of the pre-departure process.
- Temple faculty or staff organizing and/or leading students abroad are responsible for enrolling their group through Temple’s Office of Risk Management and Treasury. Students should confirm with their group leader or the office responsible for their international travel that enrollment has taken place.
- All other Temple travelers going abroad must register their itineraries in the International SOS [“MyTrips” registry](#).

Do I get an ID card?

You can download the [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 for international travel medical insurance.

Does the International SOS program provide insurance coverage?

The International SOS program provides insurance coverage for medical evacuation, security evacuation, medical repatriation, and repatriation of mortal remains. There are also benefits for transportation and accommodation while visiting a hospitalized family member, return of minor children, and return of traveling companion.

The International SOS program does not provide international travel medical insurance, so do I have international travel medical insurance when I travel abroad?

Yes, Temple University works with University Health Plans to provide international travel medical insurance through Cigna for international travelers.

Who do I contact if I have pre-trip medical or security questions or need assistance while abroad?

Travelers should visit [Temple’s International SOS membership page](#) to familiarize themselves with the services that International SOS offers travelers while they are abroad. If prompted for a membership number, enter **11BSGC000017**.

If you have a pre-trip medical or security related question or need information or assistance while overseas, please contact the International SOS Assistance Center in Philadelphia in one of the following ways:

- By email at phlopsmed@internationalsos.com (In the event of an emergency, please call International SOS via the phone or the International SOS Assistance app.)
- By phone at **+1-215-942-8478**. You can call collect, even from abroad, or you can call in from any other available phone or send an email and ask for a call back.
- Via the International SOS Assistance app on your mobile phone. Enter <http://app.internationalsos.com> in your smartphone browser to download the app, and create an account by registering with your Temple email.

The assistance center is staffed by doctors, logistics coordinators and security experts. International SOS assistance centers can provide medical advice, assistance in your location, or arrange for an evacuation.

Who do I contact if I have questions about what is or is not covered by the international travel medical insurance?

University Health Plans (the international travel medical insurance program coordinator)
1-800-437-6448
Email: info@univhealthplans.com

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

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

How is payment for services handled?

If International SOS pays for covered medical treatment on your behalf, the claim will be automatically sent to Cigna, and International SOS will be reimbursed directly from Cigna. The traveler 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 medical care first and then need to seek reimbursement. When you submit claims for reimbursement, you will need to provide Cigna with documentation/receipts from the treating physician or hospital including the date of treatment, the diagnosis, and charges for the treatment and complete a [claim form available on the International SOS website](#). You may also submit your claim to Cigna online; refer to the instructions at the end of the claim form.

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

What is covered under the international travel medical insurance plan?

Policy Number: 078351
Policy Dates: 7/01/18-6/30/19

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 the chart 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 calendar year.

Plan Design:

All Coverages and Benefits are in U.S. Dollar Amounts:	
Accident and Sickness Medical Maximum <ul style="list-style-type: none"> • Physician Office Visits • Hospitalizations • Diagnostic tests • Ambulance Services • Prescription Drugs • Mental Health 	\$500,000 per calendar year
Emergency Dental Treatment	\$2,000 per calendar year
Deductible	\$0
Pre-Existing Conditions	covered
Accidental Death & Dismemberment (Life Insurance) *not available for dependents	\$10,000 principal sum

How are prescription drugs covered?

Prescription drugs are covered at 100% of the actual charge. Prescription drugs must be prescribed by a provider outside of the United States and purchased at a pharmacy out of the United States. Prescriptions are usually an out-of-pocket expense, and travelers must submit a claim for reimbursement.

I have a pre-existing medical condition that needs to be managed while I am abroad. What should I do?

Contact International SOS for a pre-trip consultation.

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.

INTERNATIONAL TRAVEL MEDICAL INSURANCE EXCLUSIONS AND LIMITATIONS

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; or
 - 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.
- 18. Obesity / Bariatric surgery.
- 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.
- 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.
- 28. Routine maternity treatment.

INTERNATIONAL SOS EVACUATION & REPATRIATION SERVICES - EXCLUSIONS AND LIMITATIONS

The following treatment, items, conditions, activities and their related or consequential expenses are excluded.

- 1. More than one emergency evacuation and/or repatriation for any single medical condition of a Member during the annual term of the Subscription.
- 2. Any event occurring when the Member is within the territory of his/her Home Country.

3. Any expense for medical evacuation or repatriation if the Member is not suffering from a Serious Medical Condition, and/or in the opinion of the International SOS physician the Member can be adequately treated locally, or treatment can be reasonably delayed until the Member returns to his/her Home Country.
4. Any expense for medical evacuation or repatriation where the Member, in the opinion of the International SOS physician, can travel as an ordinary passenger without a medical escort.
5. Any expense related to the Member engaging in the commission of, or the attempt to commit, an unlawful act.
6. Any expense related to accident or injury occurring while the Member is engaged in professional and/or extreme sports including but not limited to caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.
7. Any treatment or expense related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
8. Any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
9. Any expense incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.
10. Any expense related to the Member engaging in any form of aerial flight except as a passenger on a scheduled airline flight; as a passenger on a licensed charter fixed wing aircraft over an established route; or as a passenger traveling on a University related activity in a fixed wing aircraft owned, leased, or operated for the benefit of the Subscriber.
11. Any expense incurred as a result of the Member engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.

International SOS, at its sole discretion, will assist travelers on a fee-for-service basis for interventions falling under the above Exceptions, subject to prior written approval of an Authorized Person at Temple University. International SOS reserves the right, at its sole discretion, to request additional financial guarantees or indemnification from the Temple and/or its travelers(s) prior to rendering such services on a fee-for-service basis.