



OPTION 2: INEXT COMPREHENSIVE ULTIMATE INTERNATIONAL MEDICAL INSURANCE WITH TRIP CANCELLATION/INTERRUPTION

Schedule of Benefits	
Deductible	\$0
Medical Expense	\$500,000
Accident Expense	\$500,000
Coinsurance	100% to plan maximum
Mental Health	Included in the \$500,000 Medical Expense
Self-Inflicted Injury	Included in the \$500,000 Medical Expense
Repatriation of Remains	\$50,000
Emergency Reunion	Included in the \$500,000 Medical Expense
Emergency Medical Evacuation	\$1,000,000
Cashless Access to Emergency Care	Up to \$5,000 for covered event
Alcohol and Drug Abuse	Included in the \$500,000 Medical Expense
Accidental Death and Dismemberment	\$20,000 per insured
Maternity	Included in the \$500,000 Medical Expense
Dental Emergency	Up to \$750
Interscholastic Sports-Related Injuries	Included in the \$500,000 Medical Expense
Intramural, Club and Recreational Sports Injuries	Included in the \$500,000 Medical Expense
24-Hour Travel Assistance, Including Medical Translation	Included - Provided by EuropAssist
Trip Delay	\$50 per day - \$200 maximum
Trip Delay due to Quarantine	\$250/day - \$2,500 maximum
Loss of Baggage and Personal Effects	\$2,000
Baggage Delay	\$200
Schedule of Benefits	
Available on a Per-Trip Basis	
Trip Cancellation*	100% of un-reimbursed costs up to benefit level
Trip Interruption*	110% of un-reimbursed costs up to benefit level

***TRIP CANCELLATION/INTERRUPTION UPGRADE**

Trip Cancellation:

The insurance company will reimburse the participant, up to the maximum benefit shown on the confirmation of coverage, if the participant is prevented from taking the scheduled trip for any of the following reasons that are unforeseen and take place after the effective date:

- Sickness, accidental injury or death of the participant, that results in medically imposed restrictions as certified by a physician at the time of loss preventing participation in the trip. A physician must advise to cancel the trip on or before the scheduled departure date.
- Sickness, accidental injury or death of a family member booked to travel with the participant that results in a medically imposed restriction as certified by a physician preventing that person's participation in the trip.
- Sickness, accidental injury or death of a non-traveling family member.
- The participant or traveling companion being hijacked, quarantined, required to serve on a jury, subpoenaed, the victim of felonious assault within 10 days of departure; having the participant principal place of residence made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster; or burglary of the participant's place of residence within 10 days of departure.
- The participant or traveling companion being involved in a traffic accident substantiated by a police report while en route to departure.
- An occurrence in a country or region that is part of the trip that cause the United States Department of State to issue a level 4 travel advisory that the participant should not travel within that country or region for a period of time that would include the trip. This does not include flight connections or other transportation arrangements to reach the participant's destination.
- The participant or family mentioned, who are military personal, and are called to emergency duty for a natural disaster, this does not include war.
- Strike that causes complete cessation of service of the common carrier for at least 48 consecutive hours.
- Weather that causes complete cessation of services of the common carrier for at least 24 consecutive hours and prevents the participant from reaching his destination. This benefit will not apply if the potential natural disaster has been forecasted or a storm has been named prior to purchase of this coverage.
- Natural disaster at the site of the participant's destination that renders the destination accommodations uninhabitable.
- The participant becomes pregnant causing the participant to cancel the trip. The pregnancy must be after the effective date and the destination period of the pregnancy must be more than 12 weeks at the time of your scheduled departure date.

- The participant is required to take an academic examination on a date that was arranged after the effective date, and the date falls on or after the schedule departure date and on or before the scheduled return date.
- If the Center for Disease Control issues a travel warning that travel should be avoided to the participant's destination country or region for a period of time that would include the participant's trip. This does not include flight connections or other transportation arrangement to reach the destination.

The insurance company will reimburse the participant for the following:

- A) Pre-paid, forfeited, non-refundable payments or deposits paid for the trip.
- B) Airfare cancellation charges for flights arranged by the participating organization in connection with the trip.

Trip Interruption:

The insurance company will reimburse the participant, up to the maximum benefit shown on the confirmation of coverage, if the participant joins his trip after departure, or is unable to continue on the covered trip due to any of the following reasons that are unforeseen and take place after departure:

- Sickness, accidental injury or death of the participant, that results in medically imposed restrictions as certified by a physician at the time of loss preventing your participation in the trip. A physician must advise to cancel the trip on or before the scheduled departure date.
- Sickness, accidental injury or death of a family member booked to travel with the participant that results in medically imposed restrictions as certified by a physician preventing that person's participation in the trip.
- Sickness, accidental injury or death of a non-traveling family member.
- The participant or traveling companion being hijacked, quarantined, required to serve on a jury, subpoenaed, the victim of felonious assault within 10 days of departure; having the participant principal place of residence made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster; or burglary of the participants' place of residence within 10 days of departure.
- The participant or traveling companion being involved in a traffic accident substantiated by a police report while en route to departure.
- An occurrence in a country or region that is part of the trip that cause the United States Department of State to issue a level 4 travel advisory that the participant should not travel within that country or region for a period of time that would include the trip. This does not include flight connections or other transportation arrangements to reach the participant's destination.

- The participant of family mentioned, who are military personal, and are called to emergency duty for a natural disaster, this does not include war.
- Strike that causes complete cessation of service of the common carrier for at least 48 consecutive hours.
- Weather that causes complete cessation of services of the common carrier for at least 24 consecutive hours and prevents the participant from reaching his destination. This benefit will not apply if the potential natural disaster has been forecasted or a storm has been named prior to purchase of this coverage.
- Natural disaster at the site of the participant's destination that renders the destination accommodations uninhabitable.
- The participant is required to take an academic examination on a date that was arranged after the effective date, and the date falls on or after the schedule departure date and on or before the scheduled return date.
- If the Center for Disease Control issues a travel warning that travel should be avoided to the participant's destination country or region for a period of time that would include the participant's trip. This does not include flight connections or other transportation arrangement to reach the destination.

The insurance company will reimburse the participant for the following:

- A) Pre-paid unused, non-refundable land or sea expenses to the participating organization and/or travel suppliers.
- B) The airfare paid less the value of applied credit from an unused travel ticket, to return home, join or region the original land/sea arrangements limited to the cost of a one-way economy airfare or similar quality as the originally issued ticket by the scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets.

*Based on the new State Department' new wording (from recommend, advise do not travel to the 4 levels), there still has to be an occurrence that causes the US state department to issue a travel warning for you not to travel. Based on the proposed levels, that would fall under a level 4 warning.

Limitations and Exclusions applying to trip cancellation and trip interruption:

Loss caused by or resulting from:

1. Pre-existing conditions, as defined in the definitions section;
2. Suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane;

3. Intentionally self-inflicted injuries;
4. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
5. Participation in any military maneuver or training exercise;
6. Piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. Participation as a professional in athletics;
8. Being under the influence of drugs or intoxicants, unless described and used in accordance with the instructions provided by a physician;
9. Commission or the attempt to commit a dishonest, fraudulent or criminal act;
10. Participating in skydiving, hang-gliding, parachuting, mountaineering, any race, bungee cord jumping, speed contest (speed contest shall not include any of the regatta races), scuba diving unless You are certified to dive, dep sea diving, spelunking or caving, heli-skiing, extreme skiing, extreme sports;
11. Dental treatment except as a result of an injury to sound natural teeth within 12 months of the injury;
12. Pregnancy and childbirth (except complications of pregnancy);
13. Curtailment or delayed return for other than covered reasons;
14. Traveling for the purpose of securing medical treatment;
15. Services not shown a covered;
16. Directly or indirectly, the actual, alleged or treated discharge, dispersal, seepage, migration; escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
17. Cosmetic surgery expect for reconstructive surgery incidental to or following surgery for trauma, or infection, or other covered diseases of the part of the body reconstructed, or to treat a congenital malformation of a child;