Who is eligible for coverage?

Temple University Students, Faculty, Staff or Other Employees traveling outside of the U.S. on University sanctioned international travel.

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 Nationwide 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 Nationwide 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?

Consolidated Health Plans (the claims administrator for Nationwide)
2077 Roosevelt Ave.
Springfield, MA 01104
1-800-633-7867
Email: customerservice@consolidatedhealthplan.com

How is payment for services handled?

If International SOS pays for covered medical treatment on your behalf, the claim will be automatically sent to Consolidated Health Plans, and International SOS will be reimbursed directly from Consolidated Health Plans. 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 have the itemized bill(s) translated into English, provide proof of payment, and complete a claim form available on the International SOS website.

Consolidated Health Plans
2077 Roosevelt Ave
Springfield, MA 01104
800-633-7867
Email: customerservice@consolidatedhealthplan.com

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 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 person per occurrence.

All Coverages and Benefits are in U.S. Dollar Amounts:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident and Sickness Medical Maximum</td>
<td>$500,000 per person per occurrence</td>
</tr>
<tr>
<td>• Physician Office Visits</td>
<td></td>
</tr>
<tr>
<td>• Hospitalizations</td>
<td></td>
</tr>
<tr>
<td>• Diagnostic tests</td>
<td></td>
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<tr>
<td>• Ambulance Services</td>
<td></td>
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<tr>
<td>• Prescription Drugs</td>
<td></td>
</tr>
<tr>
<td>• Mental Health</td>
<td></td>
</tr>
<tr>
<td>• Emergency dental treatment for the relief of pain</td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$0</td>
</tr>
<tr>
<td>Pre-Existing Conditions Limitations</td>
<td>None</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>$10,000 per Insured; $5,000 per Spouse/Dependent Child</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment – Common Carrier (Air Only)</td>
<td>$25,000 per Insured; $10,000 per Spouse/Dependent Child</td>
</tr>
<tr>
<td>Dental Expense due to an Accident</td>
<td>$2,000 per person per occurrence</td>
</tr>
<tr>
<td>Trip Interruption</td>
<td>$2,000 per person per occurrence</td>
</tr>
<tr>
<td>Lost Baggage – Checked with a Common Carrier</td>
<td>$250 per person per occurrence</td>
</tr>
</tbody>
</table>

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.

How does the lost baggage coverage work?

If your checked baggage is lost due to theft or misdirection by a Common Carrier while you are on a covered trip abroad, and you are a ticketed passenger on the Common Carrier, Nationwide will reimburse you for the cost of replacement of the baggage and its contents up to the maximum shown above. This coverage is secondary to any coverage provided by a Common Carrier. If your checked baggage is lost, stolen or damaged you must notify International SOS as soon as possible (within 90 days from the date of the loss), take immediate steps to protect, save and/or recover the covered property, give immediate notice to the carrier/bailee who is/may be liable for the loss or damage, and notify the police or other authority in the case of robbery or theft within twenty-four hours.

INTERNATIONAL TRAVEL MEDICAL INSURANCE - EXCLUSIONS AND LIMITATIONS

The following exclusions apply to Accidental Death & Dismemberment, Accidental Death & Dismemberment – Common Carrier (Air Only), Sickness Medical Expense and Accident Medical Expense:
Loss caused by or resulting from:
1. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
2. participation in any military maneuver or training exercise;
3. piloting or learning to pilot or acting as a member of the crew of any aircraft;
4. participation as a professional in athletics;
5. commission or the attempt to commit a criminal act;
6. participating in skydiving; hang-gliding; parachuting; mountaineering; any race; bungee cord jumping; speed contest (speed contest shall not include any of the regatta races); spelunking or caving; heliskiing; extreme skiing. (Note that this exclusion does not apply if the activity is a School Sponsored program.)
7. any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
8. pregnancy and childbirth (except for complications of pregnancy) except if hospitalized;
9. curtailment or delayed return for other than covered reasons;
10. traveling for the purpose of securing medical treatment;
11. services not shown as covered;
12. directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
13. care or treatment that is not medically necessary;
14. care or treatment for which compensation is payable under Worker’s Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation;
15. Injury or Sickness when traveling against the advice of a Physician;
16. cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child;
17. any expenses incurred in the U.S.
18. Refer to the policy below for Lost Baggage exclusions.

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.

**LOST BAGGAGE - EXCLUSIONS**

Nationwide will not provide benefits for any loss or damage to:

1. animals;
2. automobiles and automobile equipment;
3. boats or other vehicles or conveyances;
4. trailers;
5. motors;
6. motorcycles;
7. aircraft;
8. bicycles (except when checked as baggage with a Common Carrier);
9. household effects and furnishing;
10. antiques and collector’s items;
11. eyeglasses, sunglasses or contact lenses;
12. artificial teeth and dental bridges;
13. hearing aids;
14. prosthetic limbs;
15. prescribed medications;
16. keys, money, stamps, securities and documents;
17. tickets;
18. credit cards;
19. professional or occupational equipment or property, whether or not electronic business equipment;
20. personal computers telephones, computer hardware or software;
21. sporting equipment if loss or damage results from the use thereof.

Any loss caused by or resulting from the following is excluded:

1. breakage of brittle or fragile articles;
2. wear and tear or gradual deterioration;
3. insects or vermin;
4. inherent vice or damage while the article is actually being worked upon or processed;
5. confiscation or expropriation by order of any government;
6. war or any act of war whether declared or not;
7. theft or pilferage while left unattended in any vehicle;
8. mysterious disappearance;
9. property illegally acquired, kept, stored or transported;
10. insurrection or rebellion;
11. imprudent action or omission;
12. property shipped as freight or shipped prior to the Scheduled Departure Date.