Effective from July 1, 2018 through June 30, 2019

Temple University
International Travel Medical Insurance and Assistance Program
FAQ & Summary of Benefits 2018-2019

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 Temple sanctioned travel.

Territory Restrictions: 50 United States and D.C., Puerto Rico and Cuba, unless for an approved reason as stated by the U.S. Government

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 (3) days prior to and post University sanctioned international travel.

What are some of International SOS services?
Pre-trip consultation on travel items, such as passport and visa requirements, necessary immunizations, safety and security information, medical assistance, and/or questions of concern regarding travel, medical and security issues in your destination. Additionally, the coverage includes medical evacuation and repatriation coordination; political and natural disaster evacuation coordination; payment of overseas medical bills; coordination of all benefits with the insurance plan administrators; full coordination with the International SOS and Cigna Global credentialed medical provider networks worldwide.

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.

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?
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 24-hour International SOS Assistance Center in Philadelphia in one of the following ways:

- By email at Philadelphia@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 that are able to provide medical advice and assistance in your location.
How do I enroll?

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.

Cigna Medical Insurance Plan Benefits

**SUMMARY OF MEDICAL BENEFITS**

<table>
<thead>
<tr>
<th>Insurance Company: Cigna</th>
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<tbody>
<tr>
<td>Policy Period: 7/1/2018 – 6/30/2019</td>
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<tr>
<td>Policy Number: 078351</td>
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<table>
<thead>
<tr>
<th>All Benefits are in U.S. Dollar Amounts:</th>
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<tbody>
<tr>
<td>Medically Necessary Services related to an Illness or Injury</td>
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<tr>
<td>- Physician Office Visits</td>
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<td>- Hospitalizations</td>
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<td>- Diagnostic Tests</td>
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<td>- Ambulance Services</td>
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<td>- Mental Health</td>
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<td>Emergency Dental</td>
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<td>Deductible</td>
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<tr>
<td>Pre-Existing Conditions</td>
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<tr>
<td>Accidental Death and Dismemberment</td>
</tr>
</tbody>
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$500,000 per calendar year
$2,000 per calendar year
$0
covered
$10,000 Principal Sum (not applicable for dependents)

**What is covered under the Cigna International Travel Medical Insurance Plan?**

The plan covers medically necessary services, 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 that are prescribed by a physician outside of the United States. Contact Risk Management at international.travel@temple.edu for a full list of benefits.

**What are some services that are NOT covered and important to understand prior to traveling?**

The plan does not cover preventative care, including, but not limited to, travel immunizations, physicals, annual women’s wellness exams, and birth control. Routine pregnancy services are not covered. Contact Risk Management at international.travel@temple.edu for the policy schedule. Review the last page of this document for the full list of exclusions.

**How are prescription drugs covered?**

Prescription drugs are covered when prescribed by a doctor outside of the United States and related to a medical illness or injury that occurs while traveling.

It is best to get all refills for a medication that you take on a routine basis prior to traveling. This includes both preventative and maintenance medication for chronic health conditions.

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Always check to see if your medicine is allowed in the country you are traveling to. For medication advice contact International SOS’ 24-hour Assistance Center in Philadelphia either via email at Philadelphia@internationalsos.com or via phone at 1-215-942-8478. Some medications may be challenging to bring in country. For example, traveling with injectable medication. Please discuss this with International SOS as they will be able to provide you with advice. It is important to note that not all medications are available locally.

Please note that birth control is considered preventative in most cases and is not covered.

**What happens if I lose the medication while traveling?**
Cigna will cover the replacement of medication for lost prescriptions that are medically necessary during the trip. Generally birth control is considered preventative medication and is not covered; and therefore, is not eligible for this replacement of medication benefit.

**What is covered under the emergency dental benefit?**
It is important to be aware of the benefit limit listed on page 1 of this document. A dental emergency is defined as a type of medical emergency that involved a dental condition of recent onset and severity, which needs immediate dental procedures necessary to control excessive bleeding, relieve severe pain, or eliminate acute infection. This also includes accidental dental treatment of an injury to sound, natural teeth that occurs while on a school-sponsored trip.

**What if I have a pre-existing condition, am I covered?**
Yes, pre-existing conditions are covered.

**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 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.

**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

**Claims Processing**

**How does the claims process work if International SOS coordinates the payment for medical treatment?**
If International SOS coordinates the payment for medical treatment, the claim will be paid for by the insurance company according to the terms and conditions of the policy. The student does not need to submit any paperwork. Please note that if you are prescribed a medication it is unlikely that International SOS will be able to coordinate payment and you will need to submit a claim for reimbursement. Please see the instructions on how to submit a claim under the below question.

**If I receive a bill for services I received, what should I do?**
If coordination of payment upfront for medical services is unavailable or was not initiated with International SOS, then the prompt filing of a claim form will result in faster payment of a covered person’s claim. Payment can be made to the member of directly to the provider.

You may get the claim form from the administrator at the school or University Health Plans. You may also access the online portal to submit a claim. Below are the instructions. The user ID is 078351MBA and the password is Cigna1.
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Who do I contact if I have questions about a specific claim or a claims payment?
For a medical claim related to an accident or sickness contact Cigna. Please have the claim submission number available, if you filed your claim online please allow for 7-10 business days for the claim to process in the system prior to calling for a status update.

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

EXCLUSIONS – CIGNA INTERNATIONAL TRAVEL MEDICAL INSURANCE PLAN

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.
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, then the benefit is unlimited per calendar year up to the medical maximum.
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. Preventative measures, such as birth control, are also excluded.

EXCLUSIONS – INTERNATIONAL SOS EVACUATION & REPATRIATION SERVICES

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 food, 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 SO
reserves the right, at its sole discretion, to request additional financial guarantees or indemnification from the Temple
and/or its traveler(s) prior to rendering such services on a fee-for-service basis.