

## 2022 - 2023 Insurance Plan – At a Glance

Benefit	Maximum Benefit Amount
<b>Medical Expense Benefits</b>	\$500,000 per occurrence
Co-insurance/Out-of-Pocket Expenses	100% of U&C Charges up to \$500,000
Deductible	None
Maximum Benefit Period	The earlier of the date the Covered Person returns to his/her Home Country or Country of Residence or 364 days from the date of a Covered Accident or Sickness
Incurral Period	30 days after the Covered Accident or Sickness
<b>Covered Services:</b>	
Hospital Room & Board	The average semi-private room rate
ICU Room & Board	Two times the average semi-private room rate
Dental Treatment (Injury Only)	\$500 per tooth subject to \$5,000 maximum
<b>Maximum for Emergency Sickness Dental Care &amp; Treatment:</b>	\$2,000 (services include but are not limited to extractions, temporary or restored fillings, and root canal)
<b>Mental &amp; Nervous/ Substance Abuse</b>	Treated as any other Medical Condition
<b>Prescription Drugs</b>	100% of U&C Charges
<b>Anti-malarial medication prescribed by a doctor</b>	100% if purchased within term of coverage Prescription anti-malarial medication is covered under this plan, provided it is 1) prescribed by a doctor, and 2) the prescription is filled and paid for while coverage is in effect under the policy (14 days prior to the required arrival date for the Overseas Study Trip and until 14 days after the end of the Overseas Study Trip)
<b>Birth Control/Elective Termination of Pregnancy</b>	Up to \$500
<b>Emergency Hotel Convalescence, if medically necessary</b>	Up to \$100 per day subject to a maximum of \$700
<b>Emergency Medical Evacuation</b>	100% of Covered Expenses
<b>Emergency Reunion Benefit</b>	Up to \$500 per day per person (maximum 2 family members) for up to ten (10) days Maximum benefit per trip: \$10,000
<b>Lost Baggage Benefit</b>	Up to \$1,000 per bag not to exceed \$2,000 per trip after satisfaction of the \$25 deductible
<b>Home Country Extension Benefit</b>	Up to \$10,000
<b>Home Country Emergency Benefit</b>	Up to \$10,000
<b>Personal Property and Financial Instrument Reimbursement Benefit</b>	Up to \$2,500 per item or set of items not to exceed the actual purchase price, maximum \$5,000 after satisfaction of the \$25 deductible Benefit Maximum for Cash: \$500 per trip
<b>Quarantine Benefit, if required by doctor or government</b>	Up to \$2,000
<b>Repatriation of Remains</b>	100% of Covered Expenses
<b>Security Evacuation Expense Benefit</b>	\$100,000 Maximum \$2,000,000 Maximum Aggregate per Occurrence
<b>Trip Cancellation and Interruption Benefit</b>	Up to \$2,000
<b>Trip Delay Benefit</b>	Up to \$200 per day for a maximum of five (5) days
<b>Accidental Death &amp; Dismemberment Benefit</b>	Principal Sum: \$20,000