

# Educational Travel, Accident & Sickness Policy Coverage for Faculty and Staff



## Who's Covered?

All faculty, staff, consultants, agents, board of regents, and guests\* of the Policyholder who are participating in activities sponsored by the University and who are in Active Service.

\*Guests means individuals invited and authorized to participate in a Covered Activity that is under the control of the Policyholder/Participating Organization. Also, dependents of these persons. (There is an additional charge for spouses & dependents)

Medical Expense Benefits	
Total Maximum per Covered Accident or Sickness per covered person	\$250,000
Total Maximum for Spouse of a covered person if coverage purchased	\$250,000
Total Maximum Per Child of a covered person if coverage purchased	\$250,000
Deductible (per covered Accident or sickness)	\$0
Coinsurance	100% of Usual & Customary
Maximum Benefit Period	The earlier of: Covered person's trip ends; or 52 weeks
Maximum Policy Period *Preexisting condition is treated as any other medical condition *Emergency medical treatment for pregnancy treated as any other medical condition	365 days
Maximum Room & Board charge	Average of semi-private room rate
Maximum for ICU Room & Board charge	2 X Average of semi-private room rate
Maximum for Chiropractic Care	\$50 per visit / Maximum 10 visits
Maximum for Mental & Nervous	Inpatient \$5,000 Outpatient \$1,000
Maximum for Prescription Drugs- Inpatient Coinsurance	100% of covered expenses
Maximum for Prescription Drugs- Outpatient Coinsurance	100% of covered expenses
Maximum of Newborn Nursery Care	\$500
Maximum of Therapeutic Termination of Pregnancy	\$500
Maximum of Proof of Guaranteed Payment of Emergency Room Benefits	\$10,000
Maximum Emergency Medical Evacuation Benefit	100% of covered expenses
Maximum of Repatriation of Remains	100% of covered expenses
Maximum Emergency Reunion (Max \$500/day, up to 10 days)	\$5,000
Maximum Emergency Hotel Convalescence (7 day maximum)	\$100 per day
Maximum Home Country Extension Benefits (30 day maximum)	\$5,000
Personal Deviation Coverage *An activity that is not reasonably related to the Covered Activity and not incidental to the purpose of the Trip	10 days

<b>Personal Property &amp; Trip Interruption Benefit</b>	
Maximum Personal Property per Trip (Max per item or set of items \$100)	\$500
Maximum Financial Instrument per Trip (Max for cash \$100)	\$500
<b>Accidental Death &amp; Dismemberment Benefit</b>	
Maximum Per Accident (We will not pay more than the Benefit Maximum for all Accidental Death & Dismemberment losses per Covered Accident. If, in the absence of this provision, we would pay more than the Benefit Maximum for all losses for one Covered Accident, then the benefits payable to each person with a valid claim will be reduced proportionately, so the total amount we will pay is the Benefit Maximum)	\$1,000,000
Max per Faculty / Staff	\$100,000
Max per Spouse of Faculty / Staff, etc. if coverage purchased	\$25,000
Max per Child of Faculty / Staff, etc. if coverage purchased	\$10,000
<b>Maximum Trip Delay (\$1,000)</b>	
\$200 maximum per day, 5 days maximum, 12 hour waiting period	
Covered Expenses include charges incurred for reasonable, additional accommodations and traveling expenses until travel becomes possible. Incurred expenses must be accompanied by must be caused by one of the following reasons:	
(a) Injury, Sickness or death to either the Covered Person, Family Member or traveling companion that occurs during the Trip;	(h) Unpublished or unannounced strike;
(b) Carrier delay;	(i) Civil disorder or commotion;
(c) Lost or stolen passport, travel documents or money;	(j) Riot;
(d) Quarantine;	(k) Inclement weather which prohibits Common Carrier departure
(e) Natural Disaster;	(l) A Common Carrier strike or other job action;
(f) The Covered Person being delayed by a traffic accident while en route to a departure;	(m) Equipment failure of a Common Carrier;
(g) Hijacking;	(n) The loss of the Covered Person's and/or traveling companion's travel documents, tickets, or money due to theft.
<b>Maximum Trip Interruption (\$2,500)</b>	
We will reimburse the cost of a one-way economy air and/or ground transportation ticket for a Covered Person's Trip, up to the Maximum Benefit shown in the Schedule of Benefits, if his or her Trip is interrupted as the result of:	
1. The death of a Family Member; or	
2. The unforeseen Injury or Sickness of the Covered Person or a Family Member. The Injury or Sickness must be so disabling as to reasonably cause a Trip to be interrupted; or	
3. A Medically Necessary covered Emergency Medical Evacuation to return the Covered Person to his or her Home Country or to the area from which he or she was initially evacuated for continued treatment, recuperation and recovery of an Injury or Sickness; or	
4. Substantial destruction of the Covered Person's principal residence by fire or weather related activity.	
("Family Member" means a Covered Person's parent, sister, brother, spouse, child, grandparent, or in-law.)	

*Subject to policy terms, conditions, limitations, and exclusions. A specimen copy of the policy is available for review.*