Princeton University
International Travel Medical Insurance
Summary of Benefits 2018-2019

Eligibility:
Sponsored 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 outside the United States, as part of a Sponsored Trip of the participating organization outside their country of residence or permanent assignment.

Policy Number: 07835E
Policy Dates: 7/01/18-6/30/19

Plan Design:

<table>
<thead>
<tr>
<th>All Coverages and Benefits are in U.S. Dollar Amounts:</th>
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</thead>
<tbody>
<tr>
<td>Accident and Sickness Medical Maximum</td>
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<tr>
<td>• Physician Office Visits</td>
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<tr>
<td>• Hospitalizations</td>
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<tr>
<td>• Diagnostic tests</td>
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<td>• Ambulance Services</td>
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<tr>
<td>• Prescription Drugs</td>
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<td>• Mental Health</td>
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<tr>
<td>$500,000 per calendar year</td>
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<td>Emergency Dental Treatment</td>
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<td>$2,000 per calendar year</td>
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<tr>
<td>Deductible</td>
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<tr>
<td>$0</td>
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<tr>
<td>Pre-Existing Conditions</td>
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<tr>
<td>covered</td>
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<tr>
<td>Accidental Death &amp; Dismemberment</td>
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<td>$10,000 principal sum</td>
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</tbody>
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Frequently Asked Program Questions:

Who do I contact if I need help when I’m overseas?
If you have an emergency call International SOS: **1-215-942-8478**

Who do I contact if I have pre-trip medical or security questions?
Travelers should visit their school’s online portal with International SOS to familiarize themselves with the services that International SOS offers travelers while they are abroad.

Please go to [www.internationalsos.com](http://www.internationalsos.com) and at the prompt for the Members’ website log in enter your school’s International SOS membership number, **11BSGC000022**.

If you have a pre-trip medical or security related question or emergency while overseas, please call collect to the 24-hour International SOS alarm center in Philadelphia: **1-215-942-8478**

The alarm center is staffed by doctors, logistics coordinators and security experts. International SOS alarm centers can provide medical advice, assistance in your location, or arrange for an evacuation.
**What are some of International SOS services?**

Medical evacuation and repatriation coordination; political and natural disaster evacuation coordination; payment of overseas medical bills; coordination of all benefits with the plan administrator; full coordination with the International SOS credentialed medical provider network worldwide. In addition, transportation to join a hospitalized member, return of minor children, and return of traveling companion.

**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

**Who do I contact if I have questions about a specific claim or a claims payment?**

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

**Enrollment/Eligibility**

**Who is eligible?**

Sponsored 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 outside the United States, as part of a Sponsored Trip of the participating organization outside their country of residence or permanent assignment.

**How do I enroll?**

Travelers eligible for this Plan are automatically and mandatorily enrolled by the University.

**Do I get an ID card?**

You will receive an International SOS membership card, which will include the 24-hour International SOS Alarm Center phone number. You will not receive a separate insurance ID card.

**Medical Insurance Plan Benefits**

**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 policy schedule 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 calendar year.

**How is prescription drugs covered?**

Prescription drugs are covered at 100% of the actual charge

**What if I have a pre-existing condition, am I covered?**

Yes, there is no exclusion.

**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.

**Claims Processing**

**If International SOS pays for my medical bills how is International SOS reimbursed?**

If International SOS fronts money for medical treatment, the claim will be automatically sent to Cigna and International SOS will be reimbursed directly from Cigna.

**What should I do if I pay out of pocket for medical services?**

When outside of the US you may be asked to pay for medical care first and submit a claim. The claim form is provided by the school. Please include the following with your completed claim form: documentation/receipts from the treating physician or hospital including the date of treatment, the diagnosis, and charges for the treatment.

Cigna
P.O. Box 15111
Wilmington, DE 19850
1-800-243-1348
www.CignaEnvoy.com
EXCLUSIONS AND LIMITATIONS

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;
   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.
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.

Refer to the policy for the Accidental Death and Dismemberment exclusions.