

Rutgers University
ISOS Medical
International Travel Medical Insurance
Summary of Benefits 2017-2018

Policy Number: NWT2017086-4

Policy Dates: 5/01/17-6/30/18

Eligibility: Students; Faculty, Staff and their eligible Dependents; and Volunteers/Chaperones; temporarily traveling or residing outside of their Home Country of regular residence, as part of a School activity or program.

Territory Restrictions: The United States including the 50 United States and the District of Columbia and Cuba, unless the specific travel requirements are met as set by the U.S. Government.

Plan Design:

All Coverages and Benefits are in U.S. Dollar Amounts:	
Accident and Sickness Medical Maximum	\$500,000 per person per occurrence
Deductible	\$0
Pre-Existing Conditions Limitations	None
Accidental Death & Dismemberment	\$10,000 per Insured
Prescription Drugs	100% of actual charge
Medical Evacuation and Repatriation	\$1,000,000

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. Payment will be made 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.

Do I get an ID card?

If you are participating in a Rutgers international program and/or registered in the Rutgers International Travel Registration Database (MyTrips), you can download and print an International SOS membership card at www.internationalsos.com (Rutgers membership #11BSGC000021), which will include the 24 hour International SOS Alarm Center phone number. **You will not receive a separate insurance ID card.** The Claims Administrator will maintain a list of the enrolled members eligible for ISOS Medical benefits.

Who do I contact if I need help when I'm overseas?

If you have an emergency call the International SOS 24-hour alarm center: **1-215-942-8478.** Rutgers/ISOS membership number **11BSGC000021.**

The alarm center is staffed by doctors, logistics coordinators and security experts. International SOS alarm centers can provide medical advice, payment of overseas medical bills, full coordination with the International SOS credentialed medical provider network, and medical evacuation and repatriation coordination.

Who do I contact if I have questions about how the international travel medical insurance plan works, including pre-trip medical questions?

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?

Consolidated Health Plans
2077 Roosevelt Ave.
Springfield, MA 01104
1-800-633-7867

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 Home Country.