

STUDY/TRAVEL ABROAD INSURANCE BENEFITS

Whether studying or traveling abroad, the Student Health Insurance Plan provides the same benefits as if you were on campus, in addition to Return of Mortal Remains, Emergency Medical Evacuation and Global Emergency Medical Assistance. These services are coordinated through FrontierMEDEX, the 24-hour worldwide assistance service and must be approved in advance by FrontierMEDEX in order to be covered. When studying or traveling abroad, keep your identification card with you and take a copy of the brochure for reference. When outside of the United States, you will likely be asked to pay for your medical care first and then will need to seek reimbursement. Covered Expenses will be reimbursed on an Out of Network basis, after any applicable Co-payments or Deductibles. When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include a letter informing the claims administrator that you are seeking reimbursement for charges previously paid. Please ensure that your name, ID number, address (to receive your reimbursement check), and the University's name are on the bill.

RETURN OF MORTAL REMAINS

This benefit applies only to Domestic Students studying or traveling abroad and International Students and their Dependents. In the event of the death of an Insured Person, The Plan will pay the actual charges incurred for preparing and transporting that person's remains to his or her home country. This will be done in accord with all legal requirements in effect at the time the body remains are to be returned to his or her home. The death must occur while the person is insured for this benefit. Return of Mortal Remains must be approved in advance by FrontierMEDEX.

EMERGENCY MEDICAL EVACUATION

This benefit applies only to Domestic Students studying or traveling abroad and International Students and their Dependents. The Plan will pay benefits for the Usual and Customary Charge incurred if any Injury or Sickness results in the Emergency Evacuation of the Insured Person.

Emergency Evacuation means: after being treated at a local Hospital; the Insured Person's medical condition warrants transportation to his/her home country to obtain further medical treatment to recover.

Covered Expenses are expenses for transportation, medical services and medical supplies necessarily incurred in connection with an Emergency Evacuation of the Insured Person. All transportation arrangements made for evacuating the Insured Person must be: a) by the most direct and economical conveyance; and b) approved in advance by FrontierMEDEX.

Transportation means any land, water or air conveyance required to transport the Insured Person during an Emergency Evacuation. Expenses for special transportation must be: a) recommended by the attending physician; or b) required by the standard regulations of the conveyance transporting the Insured Person. Special transportation includes, but is not limited to; Air Ambulance, land Ambulance, and private motor vehicle. Expenses for medical supplies and services must be recommended by the attending Physician.

EMERGENCY MEDICAL AND TRAVEL ASSISTANCE

FrontierMEDEX ACCESS services is a comprehensive program providing You with 24/7 emergency medical and travel assistance services including emergency security or political evacuation, repatriation services and other travel assistance services when you are outside Your home country or 100 or more miles away from your permanent residence. FrontierMEDEX is your key to travel security.

For **general inquiries** regarding the travel access assistance services coverage, please call Consolidated Health Plans at **1-800-633-7867**.

If you have a **medical, security, or travel problem**, simply call **FrontierMEDEX** for assistance and provide your name, school name, the group number shown on your ID card, and a description of your situation. If you are in North America, call the Assistance Center toll-free at: 1-800-527-0218 or if you are in a foreign country, call **collect at: 1-410-453-6330**.

If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Assistance Center. FrontierMEDEX will then take the appropriate action to assist You and monitor Your care until the situation is resolved.

Key Services Include:

1. Medical Consultation, Evaluation and Referrals
2. Foreign Hospital Admission Guarantee
3. Emergency Medical Evacuation
4. Critical Care Monitoring
5. Medically Supervised Repatriation
6. Prescription Assistance
7. Transportation to Join Patient
8. Care for Minor Children Left Unattended Due to a Medical Incident
9. Return of Mortal Remains
10. Emergency Counseling Services
11. Lost Luggage or Document Assistance
12. Interpreter and Legal Referrals