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## MAJOR-SPECIFIC STUDY & INTERN ABROAD PROGRAMS

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### **SUMMARY OF ATLAS TRAVEL INSURANCE POLICY**

All students participating in study and intern abroad programs sponsored by the Knowledge Exchange Institute will be provided with comprehensive medical and travel insurance for the duration of their program. Students participating in multiple-term and multiple location programs will also receive insurance coverage during school breaks between consecutive terms in their study plan. This document contains frequently asked questions about the Atlas Travel Insurance Policy provided by the Knowledge Exchange Institute (KEI).

Note: This document should not be used as a definitive reference or guide. For a comprehensive description of the Atlas Travel Insurance policy, contact HCC Medical Insurance Services, at (800) 605-2282, (317) 262-2132, [www.mnui.com](http://www.mnui.com) or [insurance@hccmis.com](mailto:insurance@hccmis.com).

It is the student's responsibility to become familiar with the insurance policy and procedures, and to make all claims directly to HCC Medical Insurance Services (HCCMIS). KEI is not responsible for obtaining medical care for students, nor is KEI responsible for dealing with insurance claims after medical service has been provided. Students are expected to prepare for their trip and make necessary arrangements for medical care, services and treatment.

The Atlas Travel Insurance Policy includes coverage for medical services, emergency dental, emergency evacuation, emergency reunion, trip interruption, repatriation of remains, lost checked luggage, and accidental death and dismemberment. Students are covered up to \$50,000, with a \$250 deductible, for the term of their study abroad program. The policy is administered by HCCMIS. All plans are underwritten by Lloyd's of London, one of the oldest insurance markets in the world with over 1,000,000 clients in 100 countries.

Students who wish to purchase additional medical and travel insurance should do so before the program start date. The KEI website provides links to low cost medical and travel insurance. Note: KEI reserves the right to change insurance policies and policy providers without notice. In such an event, KEI will inform students of the new policy prior to departure.

### **FREQUENTLY ASKED QUESTIONS**

#### **When Does Coverage Become Effective and When Does it End?**

Your coverage becomes effective on the latest of: the moment we receive your Application and correct premium (if Application and payment is made online or by fax), 12:01am EST on the date we receive your Application and payment (if Application and payment is made by mail), the moment you depart from your Home Country, or 12:01am EST on the date you request on your Application. Your coverage will end on the earliest of: 11:59pm EST on the last day of the period for which you have paid a premium, 11:59pm EST on the date requested on your Application, or the moment of your arrival upon return to your Home Country (unless you have started a Benefit Period or are eligible for Home Country Coverage).

#### **Does the Atlas Series Provide any Home Country Coverage?**

Yes. Under certain circumstances, the Atlas Series will provide limited Home Country Coverage.

**Incidental Home Country Coverage** - The Atlas Series will provide you 15 days of incidental coverage for trips to your Home Country for every 3 months of coverage purchased. Incidental visit time must be used within the three-month period earned, and you must continue your international trip in order to be

eligible for this benefit, which covers Medical expenses only. Return to your Home Country must not be taken for the purpose of obtaining treatment of an Illness or Injury that began while traveling.

**Benefit Period Medical Coverage** - A Benefit Period begins on the first date you receive a diagnosis or treatment of a covered Illness or Injury while outside your Home Country and lasts for 180 days. If you started a Benefit Period while this insurance was in effect, you are covered only for Medical expenses related to that covered Illness or Injury for the duration of the Benefit Period, regardless of whether you are at home or abroad.

**End of Trip Home Country Medical Coverage** - If you are covered under the Atlas Series and outside of your Home Country continuously (except for covered Incidental Trips as described above) for six (6) months or more you may purchase an additional 30 days of End of Trip Home Country Medical Coverage.

**Home Country Defined** - If you are a US citizen, your Home Country is the United States, regardless of the location of your Principal Residence. If you are not a US citizen, your Home Country is the country where you principally reside and receive regular mail.

### **What is Covered?**

Limits apply to all benefits (See Schedule of Benefits and Limits):

#### **Medical:**

1. Inpatient and Outpatient charges made by a Hospital
2. Charges made by a Physician, surgeon, radiologist, anesthesiologist, and any other medical specialist to whom the Physician has referred the case
3. Charges made for dressings, sutures, casts or other supplies prescribed by the attending Physician or specialist, but excluding nebulizers, oxygen tanks, diabetic supplies and all devices for repeat use at home
4. Charges for diagnostic testing using radiology, ultrasonographic or laboratory services
5. Charges for oxygen and other gases and anesthetics and their administration
6. Charges for prescription drugs for treatment of a covered Injury or Illness, but not for the replacement of lost, stolen, damaged, expired or otherwise compromised drugs
7. Charges made by a licensed Extended Care Facility upon direct transfer from an acute care Hospital
8. Emergency local ambulance transport incurred in connection with Injury or Illness resulting in inpatient hospitalization

#### **Complications of Pregnancy:**

Treatment of Complications of Pregnancy during the first 26 weeks of Pregnancy is covered under this insurance. Complications of Pregnancy is defined as: Illnesses whose diagnoses are distinct from Pregnancy, but are adversely affected by Pregnancy or caused by Pregnancy, and not associated with a normal Pregnancy. This includes: ectopic Pregnancy, spontaneous abortion, hyperemesis gravidarum, pre-eclampsia, eclampsia, missed abortion and conditions of comparable severity.

#### **Hospital Indemnity:**

If you are hospitalized as an Inpatient for treatment of a covered Illness or Injury, the Atlas Series will provide \$100 for each night you spend in the hospital. This benefit is in addition to payments for other covered expenses and is not subject to Deductible or Coinsurance.

#### **Acute Onset of a Pre-Existing Condition:**

If you are under age 70, you are covered for an Acute Onset of a Pre-existing Condition. Coverage is available up to \$15,000 Lifetime Maximum for Eligible Medical Expenses and up to \$25,000 Lifetime for Emergency Medical Evacuation. An Acute Onset of a Pre-existing Condition is a sudden and unexpected

outbreak or recurrence of a Pre-existing Condition which occurs spontaneously and without advance warning either in the form of Physician recommendations or symptoms. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence.

**Emergency Dental:**

The following Emergency Dental expenses are covered: Emergency Dental treatment and Dental surgery necessary to restore or replace sound natural teeth lost or damaged in an Accident that is covered under this insurance subject to the Overall Maximum Limit; and Emergency Dental Treatment necessary to resolve acute, spontaneous and unexpected onset of pain subject to a maximum benefit of \$100.

**Political Evacuation:**

If the United States government issues a travel warning that becomes effective after your arrival in your destination country, the plan will provide for transportation to the nearest place of safety or for return to your Home Country. You must contact HCCMIS within 10 days of the date the travel warning is issued and the evacuation must be approved in advance and coordinated by HCCMIS.

**Emergency Medical Evacuation:**

If recommended by your attending Physician, who certifies that Evacuation is necessary to safeguard your life and that Medically Necessary treatment is not available locally, and if approved in advance and coordinated by HCCMIS, the Atlas Series will provide the following benefits: Emergency air and/or ground transportation to the nearest Hospital that is qualified to provide the Medically Necessary treatment.

**Emergency Reunion:**

In the event of a covered Emergency Medical Evacuation, the Atlas Series will provide the following benefits: The cost of an economy round-trip air and/or ground transportation ticket for one of your Relatives (parent, spouse, sibling or child age 18 or older) for travel to the area where you are hospitalized following Emergency Medical Evacuation and reasonable expenses for lodging and meals for your relative, for a period not to exceed 15 days.

**Return of Minor Children:**

If you are the only person age 18 or older, traveling with one or more children under the age of 18, who are also covered by the Atlas Series, and you are Hospitalized for treatment of a covered Illness or Injury resulting in the children being left unattended for a period of time expected to exceed 36 hours, the Atlas Series will provide the following benefit: The cost of a one-way economy air and/or ground transportation ticket for each covered child to the terminal serving the area of Principal Residence of each covered child.

**Terrorism**

The Atlas Series provides Medical coverage for Injuries and Illnesses resulting from an Act of Terrorism, subject to a \$50,000 Lifetime Maximum, provided all of the following conditions are met:

1. The Injury or Illness does not result from chemical, nuclear or biological weapons or events.
2. You have no direct or indirect involvement in the Act of Terrorism.
3. The Act of Terrorism is not in a country or location where the United States government has issued a travel warning that has been in effect within the 6 months prior to your date of arrival.
4. You have not unreasonably failed or refused to depart a country or location following the date a warning to leave that country or location is issued by the United States government.

An Act of Terrorism is defined as: an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Accidental Death and Dismemberment:**

In the event of your Accidental Death (except while traveling on a common carrier) or Dismemberment resulting from a covered Injury, the Atlas Series will provide the following benefit:

- Accidental Death – Principal Sum to the Beneficiary designated on your Application
- Loss of 2 eyes or 2 or more limbs – Principal Sum to you
- Loss of 1 eye or 1 limb – One-half of the Principal Sum to you

Age	Principal Sum
14 days to 17 years	\$5,000
18 to 69	\$25,000
70 to 74	\$12,500
75+	\$6,250

The Accidental Death and Dismemberment benefit is not available for losses incurred during participation in a Hazardous Sport or in respect to losses resulting from an Act of Terrorism.

**Common Carrier Accidental Death:**

In the event of your Accidental Death while traveling on board a commercial common carrier, the Atlas Series will provide the following benefit: Principal Sum of \$50,000 (\$25,000 for children under age 18), subject to a maximum of \$250,000 per family, to the Beneficiary designated on your Application. This benefit is not available in respect to losses resulting from an Act of Terrorism.

**Repatriation of Remains:**

In the event of a covered Injury or Illness resulting in your death, the Atlas Series will provide the following benefit: Air and/or ground transportation of bodily remains or ashes to the area of your Principal Residence, and reasonable costs of preparation of your remains necessary for transportation.

**Natural Disaster:**

In the event of natural disaster (hurricane, flood, tornado, tsunami, etc) the Atlas Series will provide you up to \$100 a day for 5 days if you are Displaced from planned, paid accommodations due to evacuation from forecasted disaster or following a disaster strike. Displaced is defined as required to depart the destination due to an evacuation ordered by prevailing authorities. Proof of paid accommodations must be submitted at time of claim.

**Trip Interruption:**

1. If, after you have departed, you learn of the death of a parent, spouse, sibling or child, or you learn of the substantial destruction of your Principal Residence by fire or weather, the Atlas Series will provide the following benefit: The cost of an economy, one way air and/or ground transportation ticket for your travel to the area of your Principal Residence; or
2. If, following a covered Emergency Medical Evacuation, the attending Physician states that it is Medically Necessary for your return to your Home Country or to the area from which you were initially evacuated for continuing treatment, recuperation and recovery, the Atlas Series will provide the following benefit: The cost of an economy, one-way air and/or ground transportation ticket for your travel from the area where you were hospitalized following the Emergency Medical Evacuation to the area where you were initially evacuated from, or to the terminal serving the area of your Principal Residence.

**Lost Checked Luggage:**

In the event your checked luggage is permanently lost by the transportation provider, the Atlas Series will provide the following benefit: Up to \$250 for replacement of clothes and personal hygiene items, not to exceed \$50 for any one item. You must file a formal claim with the transportation provider and submit copies of all claim forms and proof that the transportation provider has paid you its normal reimbursement for the lost checked luggage.

**Schedule of Benefits and Limits**

Unless indicated otherwise, all benefits are subject to the Deductible and Coinsurance, and are per Certificate Period.

<b>Benefit</b>	<b>Limit</b>
Deductibles:	\$0, \$100, \$250, \$500, \$1,000 or \$2,500 per Certificate Period
Coinsurance – Claims incurred in US or Canada:	For the Certificate Period, Underwriters will pay 80% of the next \$5,000 of Eligible Expenses after the Deductible, then 100% to the Overall Maximum Limit. Coinsurance will be waived if expenses are incurred within the PPO and expenses are submitted to Underwriters for review and payment directly to the provider
Coinsurance – Claims incurred outside US or Canada:	For the Certificate Period, Underwriters will pay 100% of Eligible Expenses after the Deductible up to the Overall Maximum Limit
Hospital Room and Board:	Average Semi-private room rate, including nursing services
Local Ambulance:	Usual, Reasonable and Customary charges
Hospital Indemnity:	\$100 per day (not subject to Deductible or Coinsurance)
Intensive Care Unit:	Usual, Reasonable and Customary charges
Outpatient Treatment:	Usual, Reasonable and Customary charges
Acute Onset of Pre-existing Condition:	\$15,000 Lifetime Limit for Eligible Medical Expenses \$25,000 Lifetime Limit for Emergency Medical Evacuation (Only available to Members under age 70)
Physical Therapy:	\$50 Maximum per visit
All Other Eligible Medical Expenses:	Usual, Reasonable and Customary charges
Emergency Dental:	Accident – Overall Maximum Limit Acute Onset of Pain – \$100 limit per Certificate Period (not subject to Deductible or Coinsurance)
Emergency Medical Evacuation:	\$500,000 Maximum Lifetime Limit (not subject to Deductible or Coinsurance)
Emergency Reunion:	\$15,000 limit per Certificate Period (not subject to Deductible or Coinsurance)
Return of Minor Children:	\$5,000 limit per Certificate Period (not subject to Deductible or Coinsurance)
Political Evacuation:	\$10,000 Maximum Lifetime Limit (not subject to Deductible or Coinsurance)
Terrorism:	\$50,000 Maximum Lifetime Limit, Eligible Medical Expenses only
Accidental Death and Dismemberment:	Not subject to Deductible or Coinsurance

Lifetime Maximum - \$25,000  
 Principal Sum  
 \$25,000 Adults age 18-69  
 \$12,500 Adults age 70-74  
 \$ 6,250 Adults age 75 and above

Lifetime Maximum - \$5,000  
 \$ 5,000 Children age 17 and below

Common Carrier Accidental Death:	Not subject to Deductible or Coinsurance \$50,000 per adult, \$25,000 children under age 18; \$250,000 Maximum per family
Repatriation of Remains:	Overall Maximum Limit (not subject to Deductible or Coinsurance)
Natural Disaster Benefit:	Maximum \$100 a day for 5 days (not subject to Deductible or Coinsurance)
Trip Interruption:	\$5,000 limit per Certificate Period (not subject to Deductible or Coinsurance)
Lost Checked Luggage:	\$250 limit per Certificate Period (not subject to Deductible or Coinsurance)
Hospital Pre-certification Penalty:	50% of Eligible Medical Expenses
Optional Sports Rider:	Overall Maximum Limit
Maximum per Injury / Illness	Age 14 days to 69 - \$50,000, \$100,000, \$200,000, \$500,000 or \$1,000,000; Age 70 to 79 - \$50,000; Age 80 or older - \$10,000
Overall Maximum Limit per Certificate Period (includes all benefits except Accidental Death and Dismemberment, Emergency Medical Evacuation and Common Carrier Accidental Death):	Age 14 days to 69 - \$50,000, \$100,000, \$200,000, \$500,000 or \$1,000,000; Age 70 to 79 - \$50,000; Age 80 or older - \$10,000

**What Is Excluded?**

The following charges, treatments, surgeries, medications, conditions and circumstances are excluded:

1. Pre-existing Conditions – Charges resulting directly or indirectly from any Pre-existing Condition are excluded from this insurance. If you are under age 70, you are covered for Medical and Emergency Evacuation charges resulting from an Acute Onset of a Pre-existing Condition, up to the limit set forth in the Schedule of Benefits and Limits. A Pre-existing Condition is any (1) condition for which medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) was recommended or received during the 2 years immediately preceding the Certificate Effective Date; (2) condition that had manifested itself in such a manner that would have caused a reasonably prudent person to seek medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) within the 2 years immediately preceding the Certificate Effective Date; (3) injury, illness, sickness, disease, or other physical, medical, mental, or nervous conditions, disorder or ailment (whether known or unknown) that, with reasonable medical certainty, existed at the time of application or within the 2 years immediately preceding the Certificate Effective Date. For the purposes of the Complications of Pregnancy coverage offered hereunder, Pregnancy will not be included within the definition of a Pre-existing Condition. An Acute Onset is a sudden and unexpected outbreak or recurrence of a Pre-existing Condition, that occurs spontaneously and without advance warning either in the form of Physician recommendations or symptoms. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence

2. Treatment for or related to any congenital condition
3. Routine pre-natal care, childbirth, care of newborns, post-natal care, birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof
4. False labor, edema, prolonged labor, prescribed rest during the period of Pregnancy, morning sickness and conditions of comparable severity associated with management of a difficult Pregnancy, and not constituting a medically distinct Complication of Pregnancy, and all charges related to Pregnancy after the 26th week of Pregnancy
5. Mental Health Disorders or Substance Abuse
6. Charges which are not Incurred during the Certificate Period or the applicable Benefit Period, and charges which are not presented to Underwriters for payment within 60 days from the end of the Certificate Period or the applicable Benefit Period
7. Charges for treatment of any condition when the purpose of departing the Home Country was to obtain treatment in the destination country/countries
8. Charges for use of Emergency Room within the US for treatment of Illness unless the patient is directly admitted to the Hospital as Inpatient for further treatment of that Illness
9. Not Medically Necessary and administered or ordered by a Physician
10. Provided at no cost, by a family member, or by a person who ordinarily resides with you, or which are attributable to or recoverable from any other party including government-sponsored plans
11. Charges which exceed Usual, Reasonable and Customary
12. Investigational, Experimental or for Research Purposes
13. While confined primarily to receive Custodial Care, Educational or Rehabilitative care
14. Venereal Disease, and treatment of individuals who are HIV+ or have AIDS or ARC
15. Treatment by a Chiropractor
16. Treatment for acne, other acne, moles, skin tags, diseases of sebaceous glands, seborrhea, sebaceous cyst, unspecified disease of sebaceous glands, hypertrophic and atrophic conditions of skin, nevus
17. Dental treatment, including treatment of the temporomandibular joint, except for Emergency Dental Treatment necessary to replace sound natural teeth lost or damaged in an Accident covered hereunder or for the relief of acute, spontaneous and unexpected onset of pain
18. Eyeglasses, vision exams, contact lenses, hearing tests, hearing aids, hearing implants, eye refraction, visual therapy, orthoptics or visual eye training or eye surgery (including cataract surgery and radial keratotomy) or for any examination or fitting related to these devices or procedures
19. Injury resulting from participation in the following activities: Amateur Athletics, Contact Sports, and professional sports or athletic activities. Non-contact and non-organized/non-sanctioned amateur sports or athletic activities engaged in by the Member solely for leisure, recreational, entertainment or fitness purposes are not excluded except the following which are excluded: Mountaineering where a reasonably prudent person would use ropes or guides or at elevations of 4,500 meters or higher. Aviation, except when traveling solely as a passenger in a commercial aircraft. Hang gliding, sky diving, parachuting or bungee jumping; Snow skiing or snowboarding, except for recreational downhill and/or cross-country snow skiing or snowboarding (no cover provided whilst skiing away from prepared and marked in-bound territories and/or against the advice of the local ski school or local authoritative body); Racing by any animal or motorized

- vehicle; and spelunking; and subaqua pursuits involving underwater breathing apparatus unless NAUI/PADI certified, accompanied by a certified instructor, and at depths of less than 10 meters; jet skiing; and any other sport or activity which is undertaken for thrill seeking and exposes you to abnormal risk of injury
20. Injury sustained while under the influence of or due wholly or partly to the effects of intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a Physician but not for the treatment of Substance Abuse
  21. Willfully self-inflicted Injury or Illness and immunizations and Routine Physical Exams
  22. The Deductible, Coinsurance and charges which are not included as Eligible Expenses as described in the Master Policy, and charges which exceed the limits set forth in the Schedule of Benefits and Limits
  23. Treatment required as a result of complications or consequences of a treatment or condition not covered hereunder
  24. Charges for travel or accommodations, except as provided for in the Local Ambulance, Emergency Medical or Political Evacuation, Repatriation of Remains, Emergency Reunion, Return of Minor Children, Natural Disaster and Trip Interruption sections of this insurance
  25. Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s)
  26. Organ or tissue transplants or related services
  27. Acts of Terrorism, except as provided for herein, war, insurrection, riot or any variation thereof
  28. Treatment of all forms of cancer/neoplasm

This is a summary of exclusions. For more details, or for a complete copy of the Master Policy, contact HCC Medical Insurance Services

#### **What if I Plan to Participate in a Sport or Athletic Activity that is Excluded?**

The Optional Hazardous Sports Rider is available for the adventurous traveler. This Rider adds coverage for the Amateur sports listed in exclusion #19. The maximum coverage under this Rider is the Overall Maximum Limit you select. The Accidental Death and Dismemberment benefit is deleted during the course of the activity.

#### **What are the Pre-certification Requirements?**

Hospitalizations, Surgeries, Emergency and Political Evacuations, Emergency Reunions, Trip Interruptions, Repatriation of Remains, Computerized Tomography (CAT Scan) and Magnetic Resonance Imaging (MRI) must be Pre-certified. Simply call, or have your Physician call, HCCMIS with the information relative to your claim. You may also pre-certify by submitting details through Client Zone. Be sure to have your ID number available. If you do not Pre-certify, medical expenses will be reduced by 50% and all other expenses will be forfeited.

#### **Who is the Plan Administrator?**

HCC Medical Insurance Services, LLC (HCCMIS), headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of consumers worldwide. Our international claims specialists, medical professionals and service representatives are available 24 hours a day, 7 days a week to answer your questions and respond to your needs. Whether you have lost your luggage or are in need of Emergency Medical Evacuation, you will find our service team to be prompt, compassionate, and highly professional. HCCMIS is a wholly-owned subsidiary of HCC Insurance Holdings, Inc. (HCC), a leading international specialty insurance group headquartered in Houston, Texas. HCC has assets of \$9.0 billion, shareholders' equity of \$3.0 billion and is rated AA (Very Strong) by Standard & Poor's and AA (Very Strong) by Fitch Ratings. In addition, HCC's major domestic insurance companies are rated A+ (Superior) by A.M. Best Company.

**Who is the Insurer?**

The Atlas Series is insured by Syndicate 4141 at Lloyd's, London. Lloyd's is the largest and oldest insurance market in the world and is rated A (Excellent) by A.M. Best Company and A+ (Strong) by Standard & Poor's. Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident and health insurance arena and is well known for its innovative products and services. Presently, Lloyd's provides accident and health insurance to millions of individuals in almost every country of the world.

**HCCMIS's Client Zone and World Service Center**

Whether you have misplaced your ID card or benefit booklet, need assistance with a claim, or have a question about benefits, HCCMIS is ready to respond. Frequently, these and other issues can be addressed with a short visit to Client Zone. Client Zone is an online account management and resource tool that allows you to:

- Change personal information
- Renew coverage and reprint ID cards
- Obtain details about claim filing, including downloading necessary forms
- Pre-certify for certain medical procedures and hospitalizations
- Locate providers within the PPO Network
- Study destination, weather and travel security information using our Travel Intelligence and Planning System (TIPS)
- Access health and wellness information
- View and download brochures, obtain policy information, or get quotes for other products offered by HCCMIS

You may access Client Zone by logging in at <https://zone.hccmis.com/clientzone>.