

International Travel Insurance Plan **2021-2022 Plan Benefit Brochure**



Underwritten By:



International SOS Membership Number:

11BSGC000064

Broker Services Provided By:



Columbia University Policy Number:

GPT4850911

24/7 Travel Assistance Services Provided By:



Who is International SOS?

As part of Columbia University's commitment to our travelers, we have invested in global medical, security & emotional support assistance through International SOS. This program is designed to keep you healthy, safe and secure while you are traveling abroad and we strongly encourage you to take advantage of the services and online resources.

International SOS provides medical, security, emotional and logistical expertise to help safeguard our international travelers. So, if you lose your medication in Prague, need to see a doctor in New Delhi, get pick-pocketed in Rio or, in a more serious circumstance, are in a serious accident, you should immediately contact International SOS.

Travelers can conveniently dial one phone number that will connect them to the International SOS network of medical and professional service teams that operate 24 hours a day, 365 days a year, all over the world. International SOS will get in touch with us as needed, depending upon the situation and can even communicate with your family members.

Rest assured that no matter the problem, International SOS will give expert advice to take care of any medical or security need while you are abroad. You simply carry the International SOS Membership card with you at all times and download the Assistance App to use this complimentary service. Both contain your membership number and key phone numbers along with the website address (www.internationalsos.com).



When to Use International SOS?

Before you travel outside your home country, you should prepare yourself by logging onto the International SOS website where you can sign up for health and security email alerts or review country-specific reports that will make you an informed traveler. Also, you should take a look at the information provided through the Assistance App.

While abroad, International SOS will help locate a qualified healthcare provider, receive a prescription or simply answer any general medical or security concern you may have so you get quality medical care and advice.

In an emergency, International SOS can ensure that you get immediate care whether it requires evacuating you to a center of medical excellence or closely monitoring your condition with local doctors. Keep in mind that International SOS can also take care of all the details associated with your situation such as making travel arrangements for family members so you can focus on getting better.

How to Contact International SOS?

You can reach out to International SOS via phone at **+1-215-942-8478** or via the Assistance App. The assistance center is available 24 hours a day, 7 days a week.

Protecting people is their priority. Because you are an International SOS member, wherever you are, International SOS is there to protect your health, safety and well-being, ensuring your trips memorable for all the right reasons.

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Reimbursement Claims



In the event you paid out of pocket for a medical claim and are seeking reimbursement for that medical claim:

1. Fill out the Claim Form provided by Columbia University.
2. Please email your completed claim form as well as copies of all doctors' bills and proof of payment (receipts) to Global@gallagherstudent.com and the Gallagher Global Risk Team will assist with all reimbursement claims to ensure timely reimbursement to travelers.

Schedule of Benefits

Eligible Travelers

All students, faculty, visiting faculty, staff, scholars, interns, chaperones, volunteers, alumni, dependents, and approved guests of the Policyholder while traveling outside of the United States on Policyholder-related travel. Coverage applies while participating in Policyholder-related travel outside the Insured's country of Primary Residence and outside the United States including travel directly to the program location, and side trips taken in relation to the program. Such side trips will only be covered up to twenty-eight days in duration and must occur directly before, after or during the program. Coverage for an Insured shall not exceed 365 days.

Medical Benefits

Total Maximum per Covered Accident or Sickness	\$500,000
Pre-existing Conditions	Treated as any other medical condition
Deductible	\$0 per Covered Accident or Sickness
Co-insurance Rate	100% of the Usual and Customary Charges
Maximum for Dental Treatment <ol style="list-style-type: none"> 1. Injury Only 2. Alleviation of Pain 	<ol style="list-style-type: none"> 1. \$1,000 maximum 2. \$500 maximum
Treatment of Complications of Pregnancy	Treated as any other medical condition
Maximum for Room & Board Charges	Average rate of a semi-private room
Maximum Mental and Nervous Disorders: <ol style="list-style-type: none"> 1. Inpatient 2. Outpatient 	<ol style="list-style-type: none"> 1. Treated as any other medical condition 2. Treated as any other medical condition
Maximum for Prescription Drugs: <ol style="list-style-type: none"> 1. Inpatient Co-insurance 2. Outpatient Co-insurance 	<ol style="list-style-type: none"> 1. Treated as any other medical condition 2. Treated as any other medical condition

Emergency Medical Evacuation Benefit	\$500,000
Repatriation of Remains Benefit	\$500,000
Family/Companion Visit 1. Benefit Maximum (Flight) 2. Daily Benefit Maximum (Lodging & Meals) 3. Hospitalization Waiting Period	1. \$5,000 2. \$500/day for maximum of 10 days 3. No waiting period
Travel Inconvenience Benefits	
Trip Interruption	\$2,000
Baggage and Personal Effects	\$1,000 (\$250 per item, \$0 deductible)
Travel Delay	\$2,000 (\$200 per day, 6 hour waiting period)
Security Evacuation Expense Benefit	
Benefit Maximum	\$100,000
Accident Death & Dismemberment Benefits	
Benefit Maximum	\$5,000