



CCUSA

Work & Travel
INSURANCE SERVICES



Travel Health Insurance Plan

Introduction

The international travel health insurance plan through CCUSA is designed to provide participants with international travel and health insurance coverage around the world when you are studying, working or traveling.

HCC Medical Insurance Services provides full plan administration through their service center in Indianapolis, USA and are on hand 24-hours a day through their toll free access number to assist you should you need any help with your international insurance plan.

This plan is insured by Syndicate 4141 at Lloyd's, London. Rated 'A' (Excellent) by A.M. Best Company and 'A+' (Strong) by Standard and Poor's, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market.

CCUSA

Your insurance plan number is:

Economy - WT11G00041

Premium - WT11G00042

Premium PLUS - WT11G00043

Using Your Insurance

If you need to seek medical treatment, please be sure to seek care appropriately for the condition/situation that you are experiencing. Choosing the correct medical provider will make your experience much better, and it will make the billing and payment process much smoother. Here are some guidelines for choosing appropriate medical care.

Non-Emergency Care

When you need to seek non-emergency care, please visit a local doctor, urgent care treatment center or walk-in medical clinic, as they will be best placed to assist you and the cost will be reasonable. Use of the hospital emergency room for non-emergency care is not appropriate in the USA. To locate a provider, use the online search tool described below or call HCC for appropriate providers in your area. Examples of non-emergency care include cold, flu, minor injuries and sickness.

Emergency Care

If you need to seek emergency care, please go to the nearest hospital emergency room or call the emergency services (911 in the USA) for immediate assistance. Provide them with your insurance information at the time of treatment. Examples of emergency care include serious accidents or sickness, and any condition that requires an ambulance.

As with anything, we ask you to use your judgment with a situation. If you feel you need immediate emergency attention, please do not delay and go straight to the Emergency Room. However if you are unsure, or your condition is not severe, then either call the emergency services for assistance or visit a local doctor, urgent care center or walk-in clinic in your area.

Please Note – Charges for use of the emergency room for an illness will be subject to a \$250 Deductible unless the Member is directly admitted to the Hospital as Inpatient for further treatment of that illness. Injuries will not be subject to the ER deductible.

ID Card

It is extremely important that you carry your insurance ID card with you at all times as this will identify to the provider treating you who your insurance is with. Your ID card will be given to you before you travel and should be kept with you at all times.

Providers

Whether inside or outside the USA you have the freedom of choice to visit any provider you wish, however you are strongly encouraged to visit medical providers who are part of the insurance plan network. This will allow direct billing and can remove the need for you to pay up front for medical expenses.

Inside the USA, you can search for a network providers online and either call for an appointment or for urgent care clinics, just walk up for treatment. Outside the USA, you can still search for providers online, but please call HCC prior to any non-emergency treatment and they will assist with locating the nearest provider and setting up direct billing.

Providers can be located online by visiting:

<http://www.workandtravelinsurance.com/network/>

Pre-Notification

All hospitalizations, surgeries, emergency evacuations, repatriation of remains, computerized tomography (CAT Scan) and magnetic resonance imaging (MRI) must be pre-notified. Simply call, or have your physician call, HCC Medical Insurance Services with all information relative to your claim. If you do not pre-notify, medical expenses will be reduced by 50% and all other expenses will be forfeited.

Footprints

For more detailed information about your insurance plan, including full policy conditions and exclusions, a copy of your insurance ID card and useful information about your insurance plan, please visit:

<http://footprints.ccusa.com>

Claims

When seeking medical care please use the following guidelines to submit your claims to the insurance company:

Inside the USA - When inside the USA, please visit a network provider. Give them your insurance ID card, pay your deductible and the provider will be able to send all the bills direct to HCCMIS for settlement. If you visit a provider outside of the network, you will need to pay upfront for the medical expenses and submit a claim form for reimbursement.

Outside the USA - When outside the USA, please call HCC directly before you seek treatment. They will help you locate a provider and will assist in setting up direct billing. If you fail to do this, you may have to pay up front for your medical expenses and submit a claim form for reimbursement.

Prescription Medications - Any medications that you have been prescribed will need to be paid for at the time of purchase and added to any claims you are submitting.

Claim Submission

Please note that you have up to 60 days after the termination of your insurance policy with which to file a claim. Claims received after that time are subject to timely filing denials.

You can download a copy of the claim form from the footprints website and submit it with your receipts to:

HCC Medical Insurance Services
251 North Illinois Street, Suite 600
Indianapolis, IN 46204, USA
Fax +1 317 262-2140

If you have any claims questions or need assistance, please email claims@workandtravelinsurance.com

Plan Details

The following table shows the plan benefits that are available under your international insurance plan. Please take some time to review the coverage benefits to make sure you understand what is covered.

Plan Benefits	Economy	Premium	Premium Plus
Policy Maximum	\$100,000	\$1,000,000	\$1,000,000
Deductible	\$100 per injury/ illness	\$50 per injury/ illness	\$25 per injury/ illness
ER Misuse Deductible	\$250	\$250	\$250
Injury/ Illness	100%	100%	100%
Prescriptions	100%	100%	100%
Ambulance	Injury 100% Illness 100% if admitted	Injury 100% Illness 100% if admitted	Injury 100% Illness 100% if admitted
Dental	Accident - 100% Acute Onset - \$200	Accident - 100% Acute Onset - \$200	Accident - 100% Acute Onset - \$200
Medical Evacuation	100%	100%	100%
Repatriation of Remains	100%	100%	100%
Accidental Death and Dismemberment	\$15,000	\$15,000	\$15,000
Sports Coverage	Standard Sports	Contact Sports \$5,000 Non-Contact Sports 100%	Contact Sports \$10,000 Non-Contact Sports 100%
Travel Assistance	Included	Included	Included
Trip Interruption	No Coverage	100%	100%
Physical Therapy	No Coverage	\$50 per visit	\$100 per visit
Emergency Reunion	No Coverage	100%	100%
Pre-existing Conditions	No Coverage	No Coverage	Acute Onset \$1,000
Lost/ Stolen Items	No Coverage	No Coverage	\$2,500
Personal Liability	No Coverage	No Coverage	\$200,000

Please note - the benefit table above is a consolidated summary of the plan benefits. Please refer to the policy conditions (a copy of which can be found in footprints) for a full outline of the plan benefits and limitations.

Accident/ Sickness

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 (must result in inpatient hospitalization if illness).

All benefits are based on Usual, Reasonable and Customary charges. Hospital Room and Board is based on the Average Semi-private room and board rate.

Emergency Room Deductible

Charges for use of the emergency room for an illness will be subject to a \$250 Deductible unless the Member is directly admitted to the Hospital as Inpatient for further treatment of that Illness. Injuries will not be subject to the ER deductible.

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 which 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 \$200. Treatment for an acute onset needs to be sought within 24 hours of the onset of pain for coverage.

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 HCC Medical Insurance Services, the Work and Travel Insurance Services plan will provide the following benefits: Emergency air and/or ground transportation to the nearest Hospital that is qualified to provide the Medically Necessary treatment.

Repatriation of Remains

In the event of a covered Injury or Illness resulting in a member's death, the Work and Travel Insurance Services plan will provide the following benefit: Air and/or ground transportation of bodily remains or ashes to the area of the member's Principal Residence, and reasonable costs of preparation of remains necessary for transportation.

Accidental Death and Dismemberment

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

- Accidental Death – Principal Sum to the Beneficiary
- Loss of 2 eyes or 2 or more limbs – Principal Sum to the member
- Loss of 1 eye or 1 limb – One Half of the Principal Sum to the member

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.

The Beneficiary for members age 18 or older will be as follows:

1. Spouse (if any)
2. Children (if any)
3. Estate of the member.

The Beneficiary for members under age 18 will be as follows:

1. Custodial Parent(s)
2. Siblings (if any)
3. Estate of the member.

Sports Coverage

Economy plan - Coverage is included for non-contact and non-organized/ non-sanctioned amateur sports or athletic activities engaged in by the participant for solely leisure, recreational, entertainment or fitness purposes. Professional, organized, contact or extreme sports are excluded. Please refer to exclusion number 18 in the plan exclusions for more information.

Premium and Premium Plus plan - Coverage is included for recreational football, soccer and rugby to the limit set forth in the schedule of benefits. Recreational non-contact sports are covered at 100% to the plan maximum. Recreational sports are undertaken solely for leisure, entertainment or fitness purposes unless otherwise excluded. Please refer to exclusion number 18 in the plan exclusions for more information.

Trip Interruption (Premium and Premium Plus)

1. If, after you have departed, a member of your group learns of the death of a parent, spouse, sibling or child, or learns of the substantial destruction of his or her Principal Residence by fire or weather, the Work and Travel Insurance Services plan will provide the following benefit: The cost of an economy one way air and/or ground transportation ticket for the member to the area of his or her Principal Residence; or
2. If, following a covered Emergency Medical Evacuation, the attending Physician states that it is Medically Necessary for the member to return to his or her Home Country or to the area from which he or she was initially evacuated for continued treatment, recuperation and recovery, the Work and Travel Insurance Services plan will provide the following benefit: The cost of a one-way economy air and/or ground transportation ticket for the member's transportation from the area where he or she was hospitalized following the Emergency Medical Evacuation, to the area where he or she was initially evacuated from, or to the terminal serving the area of the member's Principal Residence.

Travel Assistance

The plan includes valuable travel and medical assistance services, which are available to you 24 hours a day, 7 days a week. Contact HCCMIS to access any of these services:

Pre-Trip Destination Information - Up-to-date information regarding the required vaccinations, health risks, travel restrictions, and weather conditions specific to your destination country

Medical Monitoring - Consultations with attending medical professionals during your hospitalization and establishment of a single point-of-contact for family members to receive ongoing updates regarding your medical status

Provider Referrals - Contact information for Western-style medical facilities and medical and dental practices and pharmacies in your destination country where English is spoken

Travel Document Replacement - Assistance with obtaining replacement passports, birth certificates, visas, airline documents, and other travel-related documents

Lost Luggage Assistance - Tracking service to assist in locating luggage or other items lost in transit

Other travel and medical assistance services available include:

- Prescription Drug Replacement
- Emergency Travel Arrangements
- Dispatch of Physician
- Translation Assistance
- Credit Card/Traveler Check Replacement

For a complete list of available assistance services or for more information, please contact HCCMIS.



Physical Therapy (Premium and Premium Plus)

Physical Therapy benefits are limited to \$50 per visit. Physical Therapy must be prescribed by a physician not affiliated with the Physical Therapy practice and necessarily incurred to continue recovery from a covered illness or injury.

Emergency Reunion (Premium and Premium Plus)

In the event of a covered Emergency Medical Evacuation, the Work and Travel Insurance Plan will provide the following benefits: The cost of an economy round-trip air and/or ground transportation ticket for one of the member's relatives (parent, spouse, sibling or child age 18 or older) for transportation to the area where the member is hospitalized following Emergency Medical Evacuation and reasonable expenses for lodging and meals for the relative for a period not to exceed 15 days.

Pre-existing Condition (Premium Plus Only)

The plan includes coverage for an Acute Onset of a Pre-existing Condition. Coverage is available up to \$1,000 Lifetime Maximum for Eligible Medical Expenses and up to \$1,000 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.

Lost/ Stolen Items (Premium Plus Only)

In the event a member's checked baggage and/or personal effects are documented as being lost or stolen, the Work and Travel Insurance plan will provide the following benefit: Up to \$2,500 for replacement of baggage and personal effects.

In the case of lost checked baggage, the member must file a formal claim with the transportation provider and provide the Plan Administrator with copies of all claim forms and proof that the transportation provider has paid its normal reimbursement for the lost checked baggage.

In the case of theft, documentation of theft of the Baggage and/or personal effects must be part of a report by the police or other local authority.

All items claimed over \$150 must be accompanied by an original receipt. Benefits will not be provided for any loss or damage to: animals, automobiles or automobile equipment; boats; motors; motorcycles; other conveyances or their appurtenances (except bicycles while checked as Baggage with a Common Carrier); household furniture, prosthetic limbs, false, artificial teeth, dental bridges, any type of eyeglasses, sunglasses or contact lenses; hearing aids; keys, money, stamps, stock, bonds, notes or securities accounts, bills, debt, credit cards; tickets, except for administrative fees required to reissue tickets or documents and valuable papers; sporting equipment if loss or damage results from the use thereof; perishables and consumables; contraband, illegal transportation or trade; items seized by any government, government official or customs official; art objects or musical instruments; property shipped as freight, or shipped prior to the Confirmed Arrival Date; electronic items; business items; or property used in trade, business or for the production of income.

Personal Liability (Premium Plus Only)

The plan will pay or reimburse an Insured Member for eligible court-entered judgments or Company-approved settlements arising as a result of or in connection with the personal liability of the Insured Member incurred for acts, omissions and other occurrences covered under this insurance for losses or damages solely, directly and proximately caused by the negligent acts or omissions of the Insured Person during the Period of Insurance that result in the following:

1. Injury to a Third Person occurring during the Period of Insurance, subject to the limits and sub-limits set forth in the Policy.
2. Damages or loss to a Third Person's personal property during the Period of Insurance, subject to the limits and sub-limits set forth in the Policy.
3. Damage or loss to a Related Third Person's personal property during the Period of Insurance, subject to the limits, sub-limits, and deductibles set forth in the Policy.

Emergency Service

If you need help or assistance during your insurance coverage period, help is a phone call away for:

- Provider Listings
- Claims Update
- Emergency Assistance
- Pre-Notification
- and much more....

USA Toll Free (866) 400-0080
International +1 (317) 221-8078

Worldwide Toll Free Numbers

Please dial the number and then enter the following access code 911411#

UK - 0800 032 6297
Ireland - 1800 992 363
New Zealand - 0800 445 108
Spain - 800 099 665
France - 0805 113 721
Italy - 800 985 675

You can also use any one of the worldwide toll free access numbers to obtain help and assistance - [click here](#) or visit the student zone to obtain this list.

If you have non-urgent questions, you can email the support team at info@workandtravelinsurance.com and you will receive a response within 24 business hours.

About HCCMIS/ Lloyd's, London

Headquartered in Indianapolis, Indiana, HCCMIS is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of consumers worldwide. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (HCC), which is a leading international specialty insurance group headquartered in Houston, Texas. HCC has assets of more than \$8.6 billion, shareholders' equity in excess of \$2.7 billion and is rated AA (Very Strong) by Standard & Poor's, AA (Very Strong) by Fitch Ratings and A+ (Superior) by A.M. Best Company.

This plan is insured by Syndicate 4141 at Lloyd's, London. Rated 'A' (Excellent) by A.M. Best Company and 'A+' (Strong) by Standard and Poor's, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market.

Plan Exclusions

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

1. Pre-existing Conditions
2. Abortions, Maternity, Newborn Care and those under the age of 14 days
3. Treatment for or related to any congenital condition.
4. Charges for any benefit hereunder which are not presented to Underwriters for payment within 60 days beginning on the last day of the Certificate Period.
5. Treatment, services or supplies which are not administered by a Physician, are not Medically Necessary, or are provided at no cost.
6. Charges which exceed Usual, Reasonable and Customary.
7. Telephone consultations or failure to keep a scheduled appointment.
8. Treatment for Investigational, Experimental or for Research purposes.
9. All charges Incurred while confined primarily to receive Custodial Care, Educational or Rehabilitative Care.
10. Weight modification, treatment of obesity and any modifications to the physical body for mental, or emotional well being
11. Cosmetic or aesthetic surgery or services.
12. Treatment of Members who are HIV+, have AIDS or ARC.
13. Any drug, treatment or procedure that either promotes or prevents conception or enhances or corrects impotency or sexual dysfunction.
14. Dental Treatment, except for Emergency Dental Treatment
15. Hearing or Vision supplies, services, tests or exams.
16. Eye surgery, such as radial keratotomy, when the primary purpose is to correct nearsightedness, farsightedness or astigmatism.
17. Treatment of the temporomandibular joint.
18. Apart from coverage specifically included in the table of benefits, injury resulting from participation in the following activities are excluded: a) Amateur Athletics, 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 unless they are excluded by (b) through (j) of this provision; and b) mountaineering where ropes or guides are normally used or at elevations of 4,500 meters or higher; and c) aviation (except when traveling solely as a passenger in a commercial aircraft); and d) hang gliding, sky diving, parachuting or bungee jumping; and e) snow skiing or snowboarding whilst away from prepared and marked in-bound territories and/or against the advice of the local ski school or local authoritative body; and f) racing by any animal or motorized vehicle; and g) spelunking; and h) subaqua pursuits involving underwater breathing apparatus unless PADI/NAUI certified, accompanied by a certified instructor, and at depths of less than 10 meters; and i) jet skiing; and j) any other sport or athletic activity which is undertaken for thrill seeking and exposes the Member to abnormal or extraordinary risk of Injury.
19. Injury sustained while under the influence of or due wholly or partly to the effects of intoxicating liquor or drugs.
20. Willfully self-inflicted Injury or Illness and Venereal diseases.
21. Immunizations, Routine Physical Exams and treatment by a chiropractor.
22. Charges resulting from or occurring during the commission of a violation of law by the Member, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations.
23. Treatment of Substance Abuse.
24. Speech, vocational, occupational, and any alternative therapies.
25. Any services or supplies performed or provided by a Relative of the Member or any family member of the Member or any person who ordinarily resides with the Member.
26. Orthoptics and visual eye training.
27. Services or supplies which are not included as Eligible Expenses.
28. Care, treatment or supplies for the feet or toenails.
29. Care and treatment for hair loss including wigs, hair transplants or any drug that promises hair growth, whether or not prescribed by a Physician.
30. Exercise programs or treatment of sleep disorders.
31. Treatment required as a result of complications or consequences of a treatment or condition not covered hereunder.
32. Charges for travel or accommodations, except as provided in the plan benefits.
33. Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s).
34. Organ or Tissue Transplants or related services.
35. 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.

This is a summary of the plan exclusions, for the full exclusion list, please see the Mater Policy which is available in Footprints.