



Effective July 1, 2020 to June 30, 2021

University of Dayton

International Travel Medical Insurance and Assistance Program

FAQ & Summary of Benefits 2020-2021

Eligibility: Coverage for students, faculty, staff, university officials, volunteers and board members under age 85. Dependents, including wife or husband (includes domestic partners) and unmarried children who are age 26 or under.

Territory Restrictions: Travel between any combination of the 50 United States is restricted. Coverage for US Territories is on a case by case basis.

When is my coverage effective?

Your International SOS membership provides for pre-travel advice. Once abroad, you may access the full range of International SOS services and your Aetna International travel medical insurance will be effective once you are abroad for your university affiliated international travel until you return home. This does cover personal travel directly on either side of your official program/university travel.

What are some of International SOS services?

Pre-trip consultation on travel items, such as passport and visa requirements, necessary immunizations, safety and security information, medical assistance, and/or questions of concern regarding travel, medical and security issues in your destination. Additionally, the coverage includes medical and security evacuation and repatriation coordination; political and natural disaster evacuation coordination; payment of overseas medical bills; coordination of all benefits with the insurance plan administrators; full coordination with the International SOS and Aetna International credentialed medical provider networks worldwide.

Do I get an ID card?

You can download the [International SOS membership card](#), which will include the 24-hour International SOS Assistance Center phone number. You will not receive a separate insurance ID card.

Who do I contact if I have pre-trip medical or security questions?

Travelers should visit the [International SOS membership page](#) to familiarize themselves with the services that International SOS offers travelers while they are abroad. If prompted for a membership number, enter UD's Membership Number: **11BYSG000008**

If you have a pre-trip medical or security related question or need information or assistance while overseas, please contact the 24-hour International SOS Assistance Center in Philadelphia in one of the following ways:

- By email at Philadelphia@internationalsos.com (In the event of an emergency, please call International SOS via the phone or the International SOS Assistance app)
- By phone at **+1-215-942-8478**. You can call collect, even from abroad, or you can call in from any other available phone or send an email and ask for a call back.



- Via the International SOS Assistance app on your mobile phone. Enter <http://app.internationalsos.com> in your smartphone browser to download the app and create an account by registering with your university email.

The Assistance Center is staffed by doctors, logistics coordinators and security experts that are able to provide medical advice and assistance in your location.

How do I enroll?

Formal enrollment is not necessary as international travel medical insurance is a benefit provided at no additional cost to all university travelers while outside of the U.S. on university-approved travel. Travelers must have an “accepted” education program application through [UD’s Office of Education Abroad](#) (if a student traveling on an education abroad program) or have an “accepted” application through UD’s [Integrated Travel System](#). If a faculty or staff member is traveling with dependents, including wife or husband (includes domestic partners) and unmarried children who are age 26 or under, they must include basic information about them in their Integrated Travel System application.

Aetna International Medical Insurance Plan Benefits

Insurance Company: Aetna International

Policy Period: 7/1/2020 – 6/30/2021

Policy Number: 299440-16-177 (last 3 digits vary by school)

All Benefits are in U.S. Dollar Amounts:	
Medically Necessary Services related to an Illness or Injury <ul style="list-style-type: none"> • Physician Office Visits • Hospitalizations • Diagnostic Tests • Ambulance Services • Prescription Drugs • Mental Health 	\$500,000 per calendar year
Emergency Dental	Included in medical program
Deductible	\$0
Pre-Existing Conditions	Covered

What is covered under the Aetna International Travel Medical Insurance Plan?

The plan covers medically necessary services, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, labs and x-rays, inpatient (emergency stabilization only) and outpatient mental health sessions (limited), physician office visits and prescription drugs that are prescribed by a physician outside of the United States. Contact travel@udayton.edu for a full list of benefits.

What are some services that are NOT covered and important to understand prior to traveling?

The plan does not cover preventative care, including, but not limited to, travel immunizations, physicals, annual women’s wellness exams, and birth control. Routine pregnancy services are not covered. Contact travel@udayton.edu for a full list of benefits. Review the last page of this document for the full list of exclusions.

How are prescription drugs covered?

Prescription drugs are covered when prescribed by a doctor outside of the United States and related to a medical illness or injury that occurs while traveling.

It is best to get all refills for a medication that you take on a routine basis prior to traveling. This includes both preventative and maintenance medication for chronic health conditions. Always check to see if your medicine is allowed in the country you are traveling to. For medication advice contact International SOS' 24-hour Assistance Center in Philadelphia either via email at Philadelphia@internationalsos.com or via phone at **1-215-942-8478**. Some medications may be challenging to bring in country. For example, traveling with injectable medication. Please discuss this with International SOS as they will be able to provide you with advice. It is important to note that not all medications are available locally.

Please note that birth control is considered preventative in most cases and is not covered.

What happens if I lose the medication while traveling?

Aetna International will cover the replacement of medication for lost prescriptions that are medically necessary during the trip. Generally, birth control is considered preventative medication and is not covered; and therefore, is not eligible for this replacement of medication benefit.

What is covered under the emergency dental benefit?

It is important to be aware of the benefit limit listed in page 2 of this document. A dental emergency is defined as a type of medical emergency that involved a dental condition of recent onset and severity, which needs immediate dental procedures necessary to control excessive bleeding, relieve severe pain, or eliminate acute infection. This also includes accidental dental treatment of an injury to sound, natural teeth that occurs while on a school-sponsored trip.

Does this plan cover testing for sexually transmitted disease?

If the testing is a preventive screening or if it is part of a physical or preventive visit, it is not covered because the plan does not cover routine or preventive services. If the testing is performed because you have symptoms or have been exposed to someone with sexually transmitted disease, it would be covered.

If I lose or break my eyeglasses or contact lenses, will the plan cover a new set of lenses?

Replacement of lost or broken lenses is not covered by the plan. Covered vision services is limited to treatment for medical conditions or injury to the eye.

Does the plan cover a hospital stay for treatment of alcohol or substance abuse?

The plan will cover that portion of the hospital stay for the purpose of *stabilizing* the patient. It will not cover the part of an inpatient hospital stay for alcohol or substance abuse *treatment* or any underlying mental health condition.

What if I have a pre-existing condition, am I covered?

Yes, pre-existing conditions are covered.

Does this plan have a deductible?

No. Deductible means the dollar amount of covered expenses that must be incurred as an out-of-pocket expense by each insured before payment is made by the claims company.

How is payment for services handled?

If International SOS pays for covered medical treatment on your behalf, the claim will be automatically sent to Aetna International, and International SOS will be reimbursed directly from Aetna International. The traveler does not need to submit any paperwork.

Does the plan cover telehealth services?

Telehealth services are covered when the consultation is required by a doctor outside of the United



States and related to a medical illness or injury that occurs while traveling.

Does the plan cover COVID-19 testing?

COVID-19 diagnostic testing is covered if it is prescribed by a physician and obtained from an appropriate medical facility. If the physician does not issue an actual prescription, Aetna must receive evidence of a physician's advice to take the specified test in a non-medical setting in order to provide coverage. This coverage only applies to the period of time while you are abroad.

Who do I contact if I have questions about how the International Travel Medical Insurance Plan works?

Contact travel@udayton.edu if you have any questions.

Claims Processing

How does the claims process work if International SOS coordinates the payment for medical treatment?

If International SOS coordinates the payment for medical treatment, the claim will be paid for by the insurance company according to the terms and conditions of the policy. The student does not need to submit any paperwork. Please note that if you are prescribed a medication it is unlikely that International SOS will be able to coordinate payment and you will need to submit a claim for reimbursement. Please see the instructions on how to submit a claim under the below question.

If I receive a bill for services I received, what should I do?

If coordination of payment upfront for medical services is unavailable or was not initiated with International SOS, then the prompt filing of a claim form will result in faster payment of a covered person's claim. Payment can be made to the member or directly to the provider.

Who do I contact if I have questions about a specific claim or a claims payment?

For a medical claim related to an accident or sickness contact **Aetna International**. Please have the claim submission number available, if you filed your claim online please allow for 7-10 business days for the claim to process in the system prior to calling for a status update.

1-877-301-5042 (international toll free)

1-813-755-0239 (collect)

**Aetna International
P.O. Box 981543
El Paso, TX 79998-1543**

EXCLUSIONS – AETNA INTERNATIONAL TRAVEL MEDICAL INSURANCE PLAN

In addition to any benefit specific exclusion, benefits will not be paid for any Covered Medical Illness or Injury which directly or indirectly, in whole or in part, is caused by or results from any of the following:

1. Injury or Sickness which results from or in the course of an Insured's regular occupation for wage or profit. (This does not apply to a corporate officer, partner or sole proprietor who is not insured under Workers' Compensation Employer's Liability Law or similar law).

2. Flight in, boarding or alighting from an Aircraft or any craft designed to fly above the Earth's surface:
3. except as a fare-paying passenger on a regularly scheduled commercial or charter airline;
4. being flown by the Covered Person or in which the Covered Person is a member of the crew;
5. being used for:
6. crop dusting, spraying or seeding, giving and receiving flying instruction, firefighting, sky writing, sky diving or hang-gliding, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying; or
7. any operation that requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on);
8. designed for flight above or beyond the earth's atmosphere;
9. an ultra-light or glider;
10. being used by any military authority, except an Aircraft used by the Air Mobility Command or its foreign equivalent;
11. being used for the purpose of parachuting or skydiving;
12. Injury or Sickness for which an Insured is entitled to benefits under Workers' Compensation Law, Employer's Liability Law or similar law.
13. Travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle;
14. Participation in any motorized race or contest of speed
15. An accident if the Covered Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license; except while participating in Driver's Education Program;
16. Travel in any Aircraft owned, leased or controlled by the Policyholder, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be 'controlled' by the Policyholder if the Aircraft may be used as the Policyholder wishes for more than 10 straight days, or more than 15 days in any year;
17. Sickness occurring while the Insured is serving on full-time active duty in the Armed Forces of any country or international authority;
18. Hospital confinement, surgery, treatment, service or supply for which:
19. the charge is payable or reimbursable by or through a plan or program of any governmental agency;
20. or charges which would not have been made if the person had no insurance.
21. To the extent that payment is unlawful where the person resides when the expenses are incurred.
22. To the extent that they are more than Maximum Reimbursable Charges.
23. Injury as a result of a commission of a felony.
24. Eyeglasses, contact lenses, hearing aids, or examinations for prescription or fitting thereof.
25. Cosmetic or plastic surgery except;
26. when necessary as a result of an Injury or Sickness occurring while Insured; or
27. reconstructive surgery when such service is incidental to or follows surgery resulting from Injury or Sickness.
28. Hospital confinement, care or treatment which is not recommended and approved by a Physician.
29. Treatment or care of a person by a Physician or Nurse, if the Physician or Nurse is a member of the Insured's immediate family or ordinarily resides with the Insured.
30. Private Duty Nursing.
31. Obesity / Bariatric surgery.
32. Physical examinations unless required because of Injury or Sickness.
33. Dental Expenses unless the result of an accident to sound natural teeth or alleviation of sudden unexpected dental pain, then the benefit is unlimited per calendar year up to the medical maximum.
34. Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or

other intoxicant including any prescribed drug for which the Covered Person has been provided a written warning against operating a vehicle while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the law of the state and or country in which the Covered Accident occurred.

35. Expenses incurred during vacation travel when not in conjunction with a business trip unless specified on the Insurance Schedule.
36. Claim payments which are illegal under applicable law.
37. Medical treatments or procedures deemed not Medically Necessary as determined by the Company.
38. Any and all expenses incurred for medical services or treatment in the Insured's country of permanent residence
39. Expenses incurred if the original or ancillary purpose of your trip is to obtain medical treatment;
40. Injury or Sickness caused by war, or an act of war, whether declared or undeclared, riot, civil commotion or police action.
41. Routine maternity treatment. Preventative measures, such as birth control, are also excluded.