



Accident & Sickness Insurance Information for Comprehensive Basic Plan

This will provide travel/medical insurance administered by Nationwide Mutual Insurance Company and its affiliated companies; with emergency services coordinated by Generali Global Assistance and claims administration by Co-ordinated Benefit Plans, LLC. Designed for the traveler who may not have primary insurance or has limited coverage overseas, this plan will provide extensive insurance coverage rich in medical benefits, with the **option** to add on additional assistance services such as Political and Natural Disaster Evacuation, and/or Trip Cancellation and Interruption coverage.*

Schedule of Benefits*	Available on a Daily and Monthly Rate- up to 180 days
Deductible	\$0
Sickness Medical Expense	\$250,000 (Basic)
Accident Expense	\$500,000
Coinsurance	100% to plan maximum
Mental Health	Included in \$250,000 /\$500,000 Medical Expense
Self Inflicted Injury	Included in \$250,000/\$500,000 Medical Expense
Repatriation of Remains	\$50,000
Emergency Reunion	Included in \$250,000/\$500,000 Accident/Medical Benefit
Emergency Medical Evacuation	\$1,000,000
Cashless Access to Emergency Care	Up to \$5,000 for covered event
Alcohol & Drug Abuse	Included in \$250,000/\$500,000 Medical Expense
Accidental Death & Dismemberment	\$20,000 per insured
Maternity	Included in \$250,000/\$500,000 Medical Expense
Dental Emergency	Up to \$750.00
Interscholastic Sports-related Injuries	Included in \$250,000/\$500,000 Medical Expense
Intramural, Club & Recreational Sports Injuries	Included in \$250,000/\$500,000 Medical Expense
24 hr Travel Assistance including Translation	Provided by Generali Global— 24 Hours, Worldwide
Trip Delay	\$50/day-\$200 maximum
Trip Delay Due to Quarantine	\$250/day-\$2,500 maximum
Loss of Baggage and Personal Effects	\$2,000* (Max per article benefit \$250. Combined maximum for jewelry, furs, watches, personal computers, smartphones, tablets, camera equipment up to \$500 per article/\$500 aggregate per category limit)
Baggage Delay	\$200

OPTIONAL UPGRADES

Natural Disaster & Political Evacuation Upgrade	Available Monthly
Political Evacuation and Natural Disaster	\$100,000
Trip Cancellation and Interruption Upgrade*	Available on a per Trip/per Person Basis
Trip Cancellation/Trip Interruption Benefit Levels: \$1,500; \$3,000; \$5000, \$7000, \$10,000	100% of Trip Cancellation up to benefit level 110% of Trip Interruption up to benefit level

*This is only a brief description of the coverage available. The Policy will contain restrictions, limitations, exclusions and termination provisions

► **WHO IS ELIGIBLE TO PURCHASE AN INEXT COMPREHENSIVE TRAVEL INSURANCE PLAN?**

Any individual 13 years of age and older who is currently residing in the United States may obtain an iNext travel insurance card.

► **WHAT IS COMPREHENSIVE TRAVEL INSURANCE COVERAGE AND HOW DOES IT WORK?**

The iNext Comprehensive Plan is fulfilled through Nationwide Mutual Insurance Company with assistance services provided by Generali Global Assistance and Drum Cussac. These policies are appropriate for travelers who may not have primary insurance or a primary insurance policy with limited or no coverage overseas, and where they represent the best value for shorter duration trips due to their daily (10 day minimum purchase) and monthly rates.

In contrast to the Supplemental plans, the iNext Comprehensive plan offers primary coverage.

► **IMPORTANT:** While abroad, you should have your insurance information readily available. During the claims process with Coordinated Benefits, you will be asked to provide the following: Name, address, phone number, iNext plan name and policy number.

► **WHO IS THE PROVIDER OF THE INEXT COMPREHENSIVE TRAVEL INSURANCE PLANS?**

The iNext Comprehensive International Insurance Plans are provided under the group sickness, accident, and travel insurance plan maintained by CIEE: The Council on International Educational Exchange. The iNext Comprehensive plans are underwritten by the Nationwide Mutual Insurance Company, an A+ AM Best rated company and administered by Co-ordinated Plan Benefits.

► **WHERE IN THE WORLD AM I COVERED UNDER MY INEXT TRAVEL INSURANCE PLAN?**

Your insurance coverage is valid in any country outside of the 50 United States and District of Columbia as well as outside one's Home Country. *Home Country* shall mean the country where you have your true, fixed and permanent home and principal establishment.

► **WHAT ARE THE POLICY EXCLUSIONS?**

iNext comprehensive policies do not include coverage for the following:

- *Pre-existing conditions:* Any condition identified or treated within the 60 day period preceding your insurance effective date.
- *Routine physicals and Routine dental examinations and cleanings*
- *Preventive medicine*
- *Injuries sustained by the following activities: Participating in professional sports; skydiving; hang-gliding; parachuting; mountaineering where ropes or guides are used; any race (on an animal or in a vehicle); bungee cord jumping; motorized speed contests, (Speed contest shall not include any of the regatta races); scuba diving without PADI, NAUI certification; spelunking or caving; heli-skiing; extreme skiing/snowboarding*
- A complete list of exclusions can be found in the policy description.

► **IS PRE-APPROVAL REQUIRED BEFORE RECEIVING MEDICAL TREATMENT?**

No, however, you are strongly encouraged to contact Generali Global Assistance (240)-330-1548 (collect 24/7) if you are hospitalized, require surgery or treatment for a serious medical condition. Treatment by any licensed doctor or medical facility meets eligibility requirements. You should simply go to any doctor of your choice, obtain any prescription medication needed, pay the doctor, and then submit a claim for reimbursement. In outpatient scenarios, the customary procedure is to pay first and then submit a claim for reimbursement. In certain covered emergency situations requiring inpatient hospitalization Generali Global Assistance can issue a guarantee of payment for up to \$5,000 to facilitate cashless access while a direct payment relationship is initiated.

► **CAN DIRECT PAYMENT TO A DOCTOR OR HEALTH CARE FACILITY BE ARRANGED?**

Standard procedure with travel/medical insurance is for you to simply go to any licensed doctor of your choice, obtain any prescription medication needed, pay the doctor, and then submit a claim for reimbursement. Be certain to retain reports and receipts. In the event of emergencies requiring inpatient hospitalization, some medical providers will accept direct payments from insurance; and as noted above, in certain covered, inpatient emergency situations, Generali Global Assistance can issue an initial guarantee of payment for up to \$5,000 for a covered, inpatient emergency while a direct payment relationship is initiated. You must contact Generali Global Assistance before being admitted to a hospital for scheduled surgery unless it is a medical emergency and a call is not possible. The Generali emergency response team is available 24/7 and may be able to arrange direct payment with the hospital or coordinate payment guarantees to facilitate cashless access for serious and expensive medical cases. Please understand that direct payment is not always guaranteed as each claim is handled on a case-by-case basis.

Generali Global Assistance:

- **+1.240-330-1548 (collect/outside U.S.)**
- **1-866-506-5304 (toll free inside the U.S)**

► WHAT IS INCLUDED IN MY EVACUATION UPGRADE COVERAGE?

iNext offers two variants of Security Evacuation coverage; these are *Standard* and *Enhanced*. If your policy number "ST," then you have Standard coverage; if it contains "E," then you have Enhanced. For further details, visit www.inext.com/plans/security-evacuation/

Standard Evac: In the event of a covered Security or Natural Disaster scenario, Drum Cussac will, on a best-effort basis, arrange for your evacuation from a safe departure point they designate to a safe haven of their selection. They will pay for your evacuation up to seven (7) days from the date of the official disaster declaration issued by the relevant host country. They will assist with and pay for ground, water and/or air transportation, as may be warranted, to a safe haven. There is an additional provision for Kidnapping/Ransom Negotiation. If evacuation becomes impractical due to hostile or dangerous conditions, they will maintain contact with you and advise until evacuation becomes viable or the natural disaster situation has passed. The decision to evacuate will be made by security personnel in consultation with local governments and security analysts and in accordance with the definition of Emergency Political Repatriation outlined in the policy.

Enhanced Evac: Provides all coverages included in the Standard variant and adds numerous benefits. These include (but are not limited to) Pre-Empive Evacuation; Temporary Lodging/Forward Transit; Terrorism, Wrongful Detention; Extortion; Disappearance; Violent Crime and Man-Made Disaster.

► WHAT DOES MY TRIP CANCELLATION AND INTERRUPTION UPGRADE COVER?

If you purchased a Trip cancellation/Interruption upgrade to your policy, you will be reimbursed, up to the limit on the schedule of benefits, for non-refundable cancellation charges imposed by your travel supplier or airfare cancellation charges for flights arranged for your trip if you are prevented from taking your trip for the following covered reasons:

- Sickness, accidental injury or death of the insured, traveling companion, or family member which results in medically imposed restrictions as certified by a physician
- Weather which causes complete cessation of services of the Common Carrier for at least 24 consecutive hours and prevents the insured from reaching their destination
- Strike that causes complete cessation of services for at least 24 consecutive hours
- An accident or situation in a country which is part of the trip which leads the United States government to issue a general recommendation that an insured should not travel within that country for a period that would include the trip (State Dept. Warnings)

CLAIMS AND FINANCES

► HOW DO I FILE A CLAIM?

You can easily file a claim with Co-ordinated Benefits Plans by mail, fax, or email. To obtain a claim form, see below to download the appropriate claim form at: <http://www.inext.com/forms/claims/>

You should have the following information available to file a claim:

- Program Reference Number (listed on the back of the iNext Travel Card or print out) for Comprehensive and plans.
- What coverage type or benefit category the claim is under (e.g. Medical Expense, Baggage Loss, etc.)
- The date the covered treatment or loss occurred
- The amount that was paid (if applicable)

You should complete the claim form for accuracy, sign the form, and return it to Co-ordinated Benefits Plans along with any requested supporting documentation, such as original receipts, diagnosis, proof of travel (e.g., a copy of a flight itinerary), and primary insurance information.

It is important to remember to keep your receipts from doctor's visits, pharmacy prescriptions and diagnosis records. These will be required by Co-ordinated Benefits Plans when you file a claim. All diagnosis forms should be translated into English if possible. One reason claims processing can be prolonged is due to lack of documentation. The better prepared you are, the faster the claims processing can occur.

Completed claims forms must be completed and sent with the original itemized bills to the claim administrator within 90 days. Submit Claims or Inquires to:

► CONTACT INFORMATION

Co-ordinated Benefits Plans, LLC P.O. Box 26222, Tampa, FL 33623

Email: Team1@cbpinsure.com

Phone: If you have any questions about a claim, please feel free to contact Co-Ordinated Benefit Plans at: 1-866-723-3063 or 727-412-7378

► WHO DO I CALL FOR HELP IN THE EVENT OF AN EMERGENCY?

General Global Assistance is available 24/7 to assist. Contact them at:

- +1-240-330-1548 (collect/outside U.S.)
- 1-866-506-5304 (toll free inside the U.S)

Identify yourself at the outset of the call as an iNext insured