



Accident & Sickness Insurance Information for CIEE Platinum Supplemental Plan

This will provide travel/medical insurance underwritten by Crum & Forster SPC and administered by Fairmont Specialty Trust; with emergency services coordinated by International Medical Group (IMG) and claims administration by Co-ordinated Benefit Plans, LLC. The policy is designed to supplement an individual's private insurance by providing additional coverage for the cost of accidents, sicknesses and travel-related mishaps while traveling abroad. The policy also offers Emergency Medical Evacuation coverage with options for the addition of Security Evacuation coverage and Trip Cancellation/Interruption coverage.

Schedule of Benefits	
Accident Medical Expense (Excess Coverage)	Up to \$100,000
Emergency Dental	Up to \$750
Deductible	\$0
Accidental Death & Dismemberment	Up to \$20,000
Common Carrier (Air Only)	Up to \$100,000
Baggage and Personal Effects	Up to \$2,500 (\$500 per article and total category max for electronics, cameras, jewelry, furs, watches; otherwise; \$250 per article limit) *
Per Article Limit	\$250
Combined	\$500
Baggage Delay	Up to \$200
Emergency Medical Evacuation	Up to \$1,000,000
Transportation to Join	Up to \$300/Day to maximum of 10 days)
Sickness Medical Expense *does NOT exclude COVID*	Up to \$100,000
Mental Health Coverage	Up to \$100,000
Deductible	\$0
Repatriation of Remains	Up to \$50,000
Trip Delay (12 hours)	Up to \$200
Travel Assistance Services	Included

OPTIONAL UPGRADES

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

► WHAT TYPE OF POLICY IS THIS?

Coverage provided by iNext through Fairmont Specialty Trust is secondary to any other that may be in effect. In other words, if an individual is covered by another insurance policy - whether personal, parental, or through his/her school - that policy is the individual's primary policy and will provide reimbursement first, before Fairmont Specialty Trust.

We recommend that individuals covered by a personal/parental/school insurance plan should continue the coverage while abroad. Therefore; it is likely that many individuals will also be covered by a primary policy through another insurance company. These individuals should contact their primary insurance company first, and then file a claim with Co-ordinated Benefits Plans for any amount not covered by the primary insurer.

► **WHAT ARE THE COVERAGE DATES?**

The policy is a single trip plan. Coverage ends the earliest of ones return to the United States/Home Country or 364 days from the Effective Date. The policy does allow for an incidental travel back to the US of less than 30 days provided you are returning back on the same trip/program. There is no coverage while in the United States, and if you are treated in the United States for an illness or accident, any further treatment for that condition once abroad will be excluded. Staying in the United States beyond the 30 days will void the policy.

► **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.

► **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.

► **COVID-19 COVERAGE**

There is no exclusion in the CIEE Supplemental Platinum plan for epidemics or pandemics. COVID-19 is treated as any other illness meaning that diagnostics, medications, hospitalization, medical evacuation, or repatriation of remains all remain eligible for coverage provided the virus is contracted outside the U.S.

Asymptomatic testing or testing for flights or country requirements are not covered under the iNext plans.

Under the Trip Delay benefit, if you are unable to depart your destination on your scheduled flight due to a positive COVID test and mandatory quarantine, you are eligible for up to \$200 reimbursement for food and lodging expenses.

► **WHAT ARE THE POLICY EXCLUSIONS?**

iNext comprehensive policies do not include coverage for the following:

- *Routine physicals and Routine dental examinations and cleanings*
- *Preventive medicine*
- *Maternity (except Complications of Pregnancy)*
- *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 International Medical Group (IMG) at +1-463-274-2241 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, 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, IMG can issue a guarantee of payment for up to \$5,000 to facilitate cashless access while a direct payment relationship is initiated. Each claim is handled on a case-by-case basis.

► **WHAT IS INCLUDED IN THE EVACUATION UPGRADE COVERAGE?**

CIEE uses the Standard Security Evacuation coverage. Your policy number will contain an "ST," if the coverage is included in your policy. For further details, visit www.inext.com/plans/security-evacuation/

Standard Evac: In the event of a covered Security or Natural Disaster scenario, Crisis 24/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.

► WHAT DOES THE 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
- Unannounced Strike that causes complete cessation of services for at least 18 consecutive hours
- A Terrorist Incident that occurs within 30 days of your Scheduled Departure Date In a city listed on the itinerary of Your Trip
- Felonious Assault of You or Traveling Companion within 10 days of Schedule Departure Date

Please note that Trip Cancellation/Interruption coverage is non-refundable after purchase
You must be a US Resident or have a Valid US address and be in the US at the time of purchase for coverage to be valid

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/> Choose the claim form for policy numbers beginning with "CC".

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)
- 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 diagnosis and breakdown of charges (if applicable)
- 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 or passport pages), 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.

Once a claim is submitted, you will receive an auto generated email that they have received your claim. They will reach out via email if they need additional information. If they have the necessary documentation, they will process the claim and mail eligible expenses to the address provided on your claim form or you will receive an email from Chase regarding payment options. Please allow up to 30 days for the receipt of the check. They do not send notification that a claim has been approved or that they have mailed out a check. A trace can be placed on a check if not received in 30 days and a new check issued.

Claims forms must be completed and sent with the original itemized bills to the claim administrator within 90 days. Submit Claims to Travelteam@cbpinsurance.com for processing. Please **do not** send your completed claims to iNext at info@inext.com as we don't process the claims in our office.

► CONTACT INFORMATION

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

Email: TravelTeam@cbpinsurance.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?

International Medical Group (IMG) is available 24/7 to assist. Contact them at:

- **+1-463-274-2241**

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