

Boston University

Study Abroad Insurance Plan

2015 – 2016

Student Accident and Sickness Insurance

HTH Worldwide

100 Matsonford Road
One Radnor Corporate Center
Suite 100
Radnor, PA 19087 USA
Call Toll Free: 1.888.243.2358
Call: +1.610.254.8769
Fax: 1.610.293.3529
Email: customerservice@hthworldwide.com

This pamphlet contains a brief summary of the features and benefits for insured participants covered under Policy No.BCS-3593-A-15. This is not a contract of insurance. Coverage is governed by an insurance policy issued to the Trustee of the HTH Student Group Insurance Trust, which the Trustees of Boston University have agreed to participate in. The policy is underwritten by BCS Insurance Company, Oakbrook Terrace, IL, NAIC # 38245, under policy Form 28.322. Complete information on the insurance is contained in the Certificate of Insurance on file with the school. If there is a difference between this program description and the certificate wording, the certificate controls.

HTH Worldwide

How the Plan Works

Who is eligible for coverage?

All regular, full-time Eligible Participants and their Eligible Dependents of the educational organization or institution who:
1. Are engaged in international educational activities; and 2. Are temporarily located outside his/her Home Country as a non-resident alien; and 3. Have not obtained permanent residency status.

When does coverage start?

Coverage for an Eligible Participant starts at 12:00:01 a.m. on the latest of the following:

1) The Coverage Start Date shown on the Insurance Identification Card; 2) The date the requirements in Section 1 – Eligible Classes are met; or 3) The date the premium and completed enrollment form, if any, are received by the Insurer or the Administrator.

Thereafter, the insurance is effective 24 hours a day, worldwide. In no event, however, will insurance start prior to the date the premium is received by the Insurer.

When does coverage end?

Coverage for an Eligible Participant will automatically terminate on the earliest of the following dates:

1.) The date the Policy terminates; 2) The Organization's or Institution's Termination Date; 3) The date of which the Eligible Participant ceases to meet the Individual Eligibility Requirements; 4) The end of the term of coverage specified in the Eligible Participant's enrollment form; 5) The date the Eligible Person permanently leaves the Country of Assignment for his/her or her Home Country; 6) The date the Eligible Participant requests cancellation of coverage (the request must be in writing); or 7) The premium due date for which the required premium has not been paid, subject to the Grace Period provision; 8) The end of any Period of Coverage.

What to do in the event of an emergency

All Eligible Participants are entitled to Global Assistance Services while traveling outside of the United States. In the event of an emergency, they should go immediately to the nearest physician or hospital without delay and then contact HTH Worldwide. HTH Worldwide will then take the appropriate action to assist and monitor the medical care until the situation is resolved. To contact HTH Worldwide in the event of an emergency, call 1.800.257.4823 or collect to +1.610.254.8771.

hthstudents.com

Once Eligible Participants receive their Medical Insurance ID card from HTH Worldwide, they should visit hthstudents.com, and using the certificate number on the front of the card, sign in to the site for comprehensive information and services relating to this plan. Participants can track claims, search for a doctor, view plan information, download claim forms and read health and security information.

Claims Submission

Claims are to be submitted to HTH Worldwide, Attn: International Claims, One Radnor Corporate Center, Suite 100, Radnor PA 19087, USA. See the hthstudents.com website for claim forms and instructions on how to file.

What is covered by the plan?

Schedule of Benefits – Table 1

	Limits – Covered Person
MEDICAL EXPENSES	
Period of Coverage Maximum Benefits	\$100,000
Maximum Benefit per Injury or Sicknesses	\$100,000
Period of Coverage Maximum Out-of-Pocket Limit	\$0 per Injury or Sickness
ACCIDENTAL DEATH AND DISMEMBERMENT	Maximum Benefit: Principal Sum up to \$10,000 for Participant; up to \$5,000 for Spouse; up to \$1,000 per Child(ren)
REPATRIATION OF REMAINS	Maximum Benefit up to \$250,000
MEDICAL EVACUATION	Maximum Lifetime Benefit for all Evacuations up to \$1,000,000
BEDSIDE VISIT	Up to a maximum benefit of \$10,000 for the cost of one economy round-trip air fare ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person

Schedule of Benefits – Table 2 – Medical Expenses

COVERAGE A – MEDICAL EXPENSES	Plan Limits
Physician Office Visits	100% of Reasonable Expenses
Inpatient Hospital Services	100% of Reasonable Expenses
Hospital and Physician Outpatient Services	100% of Reasonable Expenses
Emergency Hospital Services	100% of Reasonable Expenses

Schedule of Benefits – Table 3 – Medical Expense Benefits

Benefits listed below are subject to Lifetime Maximums, Annual Maximums, Maximums per Injury and Sickness, Co-Insurance, Deductibles, Out-of-Pocket Maximums; and Table 2 Plan Type Limits

MEDICAL EXPENSES	Limits per Covered Person
Maternity Care for a Covered Pregnancy	Reasonable Expenses. Conception must have occurred while the Covered Person was insured under the Plan.
Inpatient treatment of mental and nervous disorders including drug or alcohol abuse	Same as any other illness
Outpatient treatment of mental and nervous disorders including drug or alcohol abuse	Same as any other illness
Treatment of specified therapies, including acupuncture and Physiotherapy	Reasonable Expenses up to \$10,000 Maximum combined total for Inpatient and Outpatient care, up to 30 days immediately following the attending Physician's release for rehabilitation following a covered Hospital confinement or surgery per Period of Coverage
Routine nursery care of a newborn child of a covered pregnancy	Reasonable Expenses up to \$500 Maximum per Period of Coverage
Repairs to sound, natural teeth required due to an Injury	100% of Reasonable Expenses up to \$500 per Period of Coverage maximum
Dental Treatment (including extractions) to alleviate pain	100% of Reasonable Expenses up to \$500 per Period of Coverage
Outpatient prescription drugs including oral contraceptives and devices	100% of actual charge
Medical treatment received in the Home Country, if NOT covered by Other Plan	100% of Reasonable Expenses up to \$10,000 Period of Coverage lifetime maximum
Hearing Services	100% of Reasonable Expenses up to \$2,000 per individual hearing aid per ear every 3 years for covered Dependent Children under age 24.
Scalp Prosthesis	100% of Reasonable Expenses for scalp hair prosthesis for up to \$500 per Period of Coverage
Lead Poisoning	100% of Reasonable Expenses
Low Protein Food Products	100% of Reasonable Expenses

GENERAL POLICY EXCLUSIONS

Unless specifically provided for elsewhere under the Plan, the Plan does not cover loss caused by or resulting from, nor is any premium charged for, any of the following:

1. Expenses incurred in excess of Reasonable Expenses.
2. Services or supplies that the Insurer considers to be Experimental or Investigative.
3. Expenses incurred prior to the beginning of the current Period of Coverage or after the end of the current Period of Coverage except as described in Covered General Medical Expenses and Limitations and Extension of Benefits.
4. Preventative medicines, routine physical examinations, or any other examination where there are no objective indications of impairment in normal health, unless otherwise noted.
5. Services and supplies not Medically Necessary for the diagnosis or treatment of a Sickness or Injury, unless otherwise noted.
6. Surgery for the correction of refractive error and services and prescriptions for eye examinations, eye glasses or contact lenses or hearing aids, except when Medically Necessary for the Treatment of an Injury.
7. Plastic or cosmetic surgery, unless they result directly from an Injury which necessitated medical treatment within 24 hours of the Accident.
8. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, except as specifically provided for in the Plan.
9. Expenses incurred for elective treatment or elective surgery except as specifically provided elsewhere in the Plan and performed while the Plan is in effect.
10. Elective termination of pregnancy.
11. Expenses incurred as a result of pregnancy that is not covered.
12. Expenses incurred for, or related to sex change surgery or to any treatment of gender identity disorders.
13. Organ or tissue transplant.
14. Participating in an illegal occupation or committing or attempting to commit a felony.
15. While traveling against the advice of a Physician, while on a waiting list for a specific treatment, or when traveling for the purpose of obtaining medical treatment.
16. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Plan.
17. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extraction's of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia, unless otherwise noted.
18. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
19. Diagnosis and treatment of acne and sebaceous cyst.
20. Diagnosis and treatment of sleep disorders.
21. Expenses incurred for the repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices.
22. Outpatient treatment for specified therapies including, but not limited to, Physiotherapy and acupuncture which does not follow a covered Hospital Confinement or surgery.
23. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
24. Expenses incurred for any services rendered by a family member or a Covered Person's immediate family or a person who lives in the Covered Person's home.
25. Loss due to an act of war; service in the armed forces of any country or international authority and participation in a riot; or civil commotion.
26. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.
27. Loss arising from

- a. participating in any professional sport, contest or competition;
 - b. while participating in any practice or condition program for such sport, contest or competition;
 - c. skin/scuba diving, sky diving, parasailing, sail planning, hang gliding, parachuting, or bungee jumping.
- 28. Medical Treatment Benefits provision for loss due to or arising from a motor vehicle Accident if the Covered Person operated the vehicle without a proper license in the jurisdiction where the Accident occurred.
 - 29. Under the Accidental Death and Dismemberment provision, for loss of life or dismemberment for or arising from an Accident in the Covered Person's Home Country.
 - 30. Inpatient room and board charges in connection with a Hospital stay primarily for diagnostic tests which could have been performed safely on an outpatient basis.
 - 31. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
 - 32. Outpatient speech therapy.

Pre-Existing Condition

The Insurer does not pay benefits for loss due to a Pre-Existing Condition

Limitation of Maternity Coverage

The Plan does not pay benefits for maternity coverage unless conception occurred while the Covered Person was insured under the Plan.

Outline of Political Security and Natural Disaster Evacuation Services

Services Provided

The plan pays for specified costs of emergency evacuations under certain conditions for covered members on a Study Abroad program. If a covered event occurs and eligible members are in imminent peril, they contact HTH Worldwide's Global Health & Safety team. Our team will contact and coordinate communications and services with Drum Cussac (DRUM). ***DRUM makes all determinations as to covered events and arranging any and all travel arrangements.***

In the event of an emergency security situation or declared natural disaster, DRUM, on a best-effort basis, will arrange and pay for an emergency evacuation by any appropriate means consistent with the members' health and safety. Services during the evacuation may include transportation to the nearest safe haven and then to the member's home country, as well as the arrangement of food, lodging and other reasonable expenses if required.

Covered Event

A covered event, ***as determined by DRUM***, is when certain "triggers" occur in the host country. These triggers may include, but are not limited to:

- The Appropriate Authority issues a travel advice for a particular country or region where the study program is being conducted, including travelling to or from the program, recommends that a Covered Member should leave that country or region; or
- The recognized Government in the Host Country:
 - i. declares a state of emergency necessitating immediate evacuation; or
 - ii. formally recommends or instructs that a Covered Member should leave that country or region for safety; or
 - iii. seizes, confiscates or expropriates a Covered

Member's property; or

- iv. expels the Covered Member or declares the Covered Member "persona non grata"; or
- v. withdraws all scheduled international commercial flights for a period in excess of 24 hours as a result of political or military action intervention which has a direct impact on a Covered Member's safety and prevents the Covered Member leaving the country; or
- Natural disaster within the Host Country making it uninhabitable which has a direct impact on a Covered Member and the Covered Member's safety; or
- The political or military events in the country the Covered Member is staying in represent an imminent threat of bodily harm to the Covered Member's safety.

What Program Sponsors and Covered Members Need to Do

To assure that services are covered, both members and the Study Abroad program sponsor must adhere to certain guidelines, including:

- advising HTH Worldwide's Global Health & Safety team immediately of any situation that may give rise to a covered event as soon as reasonably possible;
- providing DRUM with all assistance and information requested in a timely manner;
- following DRUM's advice all times;
- not making or attempting to make arrangements without DRUM's agreement.
- contacting HTH Worldwide's Global Health & Safety team or DRUM as soon as possible after the Host Country issues the official disaster declaration.
- taking all reasonable precautions to avoid accident, injury, or illness to any member, or loss, destruction, or damage to their property.

Covered Services are provided in conjunction with but are separate from **Worldwide Insurance Services, LLC Student Study Abroad** policies. This outline is an overview of the indemnified services and is not comprehensive for all terms and restrictions to those Services which are detailed in the Program Application and Service Agreement. This is not a contract of insurance. If there are any conflicts or differences between this overview and the full Program Application and Service Agreement, the Program Application and Service Agreement will control.

- Where a Covered Member is entitled to any refund on unused tickets or returnable deposits or advanced payments, the Covered Member or the Program Sponsor must pay the refund to DRUM.

Delays in contacting HTH Worldwide's Global Health & Safety team or DRUM may make safe transportation impossible. The method of transportation will be as deemed most appropriate to ensure member safety. If evacuation becomes impractical due to hostile or dangerous conditions, DRUM will maintain contact with and will advise members until evacuation becomes viable or the natural disaster situation has been resolved.

What is Not Covered?

A partial list of circumstances where **DRUM will not be obliged to provide assistance** includes:

- DRUM's advice is not followed
- The evidence available to DRUM shows there is no direct threat to member safety.
- Members take part in any political activity in the host country.
- The emergency results from members' actual or alleged violation of the laws of the host country.
- The emergency results from members' failure to possess the required immigration, work, residence or similar visas or permits, or other relevant documentation.
- At inception of travel, members or program sponsors had prior knowledge of the covered event or had received information of any specific matter, fact or circumstance which would lead to the covered event.
- DRUM is not able to provide assistance without breaching any applicable laws or regulations.
- Any information provided by members or program sponsors is knowingly fraudulent or exaggerated, or if there has been a failure to disclose a material fact.
- Once DRUM has acknowledged that a Triggering Event has occurred, and DRUM starts to make material arrangements regarding the Evacuation, the Covered Member is under obligation to accept the Evacuation arrangements at the time or as

reasonably practicable. DRUM is under no obligation if the arrangements not accepted.

Coverage Limits

DRUM's obligation to pay for any one member's evacuation is limited to \$100,000 subject to a combined \$5,000,000 aggregate limit per any one covered event for all persons covered under the plan, and under no circumstances shall the obligation of DRUM exceed \$10 million in the aggregate per the duration of the Service Agreement. While this is an indemnified service and is not an insurance contract, DRUM is insured for any covered expenses.

Should a member to be moved to a safe haven during an evacuation, DRUM shall provide up to ten (10) days' lodging in reasonable accommodation where the member is delayed at a safe departure point. DRUM shall also provide air travel of a reasonable standard to return the member to his/her home country or country of permanent residence, with Agreement by DRUM, from the safe haven following a Natural Disaster or Political Evacuation. Unless otherwise agreed to by DRUM, reasonable expenses for accommodation at a Safe Haven and air travel cost from a Safe Haven to a Home Country or otherwise is limited to \$15,000.

The return of remains as a result of death during a Covered Event is limited to \$10,000.

Travel to Afghanistan, Algeria, Egypt, Iraq, Libya, Niger, North Korea, Somalia, South Sudan, Sudan, Syria, or Yemen require written agreement from DRUM prior to travel.

The Application and Service Agreement contain the complete list of coverage exclusions and limitations. Coverage and service decisions, including all transportation services, payments and arrangements are determined by DRUM security personnel, in accordance with local and U.S. authorities.

**In an emergency contact:
Global Health & Safety
800.257.4823 (Toll Free USA)
1.610.254.8771 (Collect)**

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