

The following is a brief description of the Student Travel Insurance Plan. The benefits described are subject to certain limitations and exclusions as described in the certificate of insurance. For specific definitions of terms used below as well as further details and information about this Plan, please see the certificate of insurance.

Eligibility

All full-time students, faculty and staff on a recognized study abroad program or other student or staff travel approved by the Policyholder outside the Insured's country of Primary Residence. Coverage applies while participating in a study abroad program or other student or staff travel approved by the Policyholder outside the Insured's country of Primary Residence including travel directly to and from the program location and home, and side trips taken in relation to the program. Such side trips will only be covered up to fourteen days in duration and must occur directly before, after or during the program. Coverage for an Insured shall not exceed 365 days.

Benefits	Maximum Benefit Amount
Pre-Departure Trip Cancellation Benefit	Up to 100% of Trip Cost to a maximum of \$2,000
Post-Departure Trip Interruption Benefit	Up to 100% of Trip Cost to a maximum of \$2,000
Travel Delay Benefit	\$750 (subject to \$250 per day)
Baggage and Personal Effects Benefit Per Item Limit Deductible:	\$500 maximum \$100 \$0
Electronic and Professional Equipment Benefit* Deductible:	\$600 \$0
* Items subject to Special Limitations	
Baggage Delay Benefit Per Day Limit:	\$300 \$100
Emergency Evacuation and Repatriation Benefit	\$500,000
Transportation Expenses to the place of hospitalization for one person chosen by the Insured	\$2,500 one round-trip ticket maximum
Visiting Person's Lodging and meals	not to exceed \$250 per day for a maximum of 10 days
Return of Remains Benefit	The Maximum Covered Amount shown in the Emergency Evacuation and Repatriation Benefit
Return of Child Benefit (per Child)	The Maximum Covered Amount shown in the Medical Expense Benefit
Return of Baggage following Evacuation or Return of Remains	The Maximum Covered Amount shown in the Medical Expense Benefit

Security Evacuation Benefit	\$50,000
Accidental Death Benefit	\$15,000
Accidental Dismemberment Benefit	\$15,000
Covered Loss of Use Benefit	\$15,000
Plegia Benefit	\$15,000
Exposure and Disappearance Benefit	\$15,000
Out of Country Travel Medical Expense Benefit	Maximum Covered Amount per Insured \$250,000
Daily Hospital Room and Board	The Average Semi-Private Room Rate per Day
Emergency Dental	\$2,500
Emergency Dental (Sudden Relief of Pain)	\$1,000
Hospital Admission/Medical Expense Guarantee	\$10,000
Home Country Extension	\$25,000 (this benefit is for Excess Coverage) Coverage is limited to 30 days
Mental or Nervous Disorders	The Maximum Covered Amount shown in the Medical Expense Benefit Coverage is limited to 30 days
Newborn Nursery Care	\$1,000
Pre-Existing Conditions	The Maximum Covered Amount shown in the Medical Expense Benefit
On Call International Travel Assist Contact Information	
Contact 24/7 for: <ul style="list-style-type: none"> Emergency Medical and Repatriation Book a doctor's appointment or locate a specialist provider 	Toll-free from U.S. or Canada: 1-833-808-0251 Call collect from anywhere in the world: +1-978-651-9219 e-mail: mail@oncallinternational.com SMS Text: +1-844-302-5131
Administrative Concepts, Inc. (ACI) Claim Reporting Information	
Administrative Concepts, Inc. You must submit a completed claim form for any benefits to be paid.	Claim forms can be obtained by going online at www.acitpa.com or calling (888) 585-9033. Refer to Plan Number GPT 4850857 EDI Payor ID# 22384

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The terms and conditions of the Plan described in this brief summary are governed by the individual Plan document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the Plan document, the Plan document shall govern.

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Wilkes University
GPT 4850857



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