

Study Abroad Insurance Plan Summary

Gold Benefits	Study Abroad Gold Plan \$250,000 – 100% Usual, Customary, and Reasonable (UCR)
Maximum Per Injury or Sickness	\$250,000
Policy Year Maximum Benefit	\$250,000
Pre-Existing Condition Benefit	\$2,500
Physician or Specialist Office Visit	100% UCR
Inpatient Hospital Visit	100% UCR
Emergency Room Visit	100% UCR
Ambulatory Services	100% UCR
Prescription Drugs (Outside the United States)	100%
Emergency Dental Care (Limited to Accidental Injury of Sound, Natural Teeth)	100% UCR up to a Maximum of \$250 per Tooth \$500 Policy Period Maximum
Loss of Passport	Up to \$500
Lost or Stolen Baggage	Up to \$3,000 (\$500 per item, up to \$1,000 for valuable item)
Travel Delay	Up to \$600
Baggage Delay	Up to \$250
Cash Advance	Up to \$1,000
Self-Inflicted Injury	Up to \$2,500
Search and Rescue Expenses	Up to \$4,000
Medical Evacuation	Unlimited
Bedside Visit	Roundtrip airfare for a family member
Return of Mortal Remains	Unlimited
Accidental Death and Dismemberment	Maximum Benefit Principal Sum up to \$10,000

Carry your insurance card with you at all times

For additional information, please visit us at www.lewermark.com/lmkstudyabroad.

How do I find a doctor?

To find a doctor, you can go to <https://portals.gbg.com/ProviderSearch/ProviderSearch.aspx?Network=WMN>. Simply enter the name of the country in which you would like to find a doctor. It will then show a drop-down menu for you to select the city or region that you are located in. Once you select the city, press **Search** and it will show you a list of providers in your area. GBG maintains an extensive international Preferred Provider Network. You are not required to use this network; however these providers may bill GBG directly for their services. This keeps you from having to pay up front and submitting a claim for reimbursement later on.

What is GBG Assist?

GBG Assist is able to provide assistance on all medical services and assistance on emergency medical situations. GBG Assist is a phone call away, 24/7, 365 days a year, to serve your needs. In the event of a medical emergency, LewerMark members can count on highly trained and experienced case managers, trained nurses and a medical director to work as a team to manage all aspects of a case, from the initial contact to safe arrival back to their home destination.

GBG Assist Highlights*

- Pre-trip informational assistance
- Medical case management and review
- Medical evacuation and/or repatriation
- Repatriation of remains
- Emergency translation/interpretation assistance by phone

For medical emergencies and assistance with your medical care, please contact: Worldwide Collect: +1.905.669.4920

How do Air Ambulance, Medical Evacuation, and Medical Repatriation work?

In the event of an emergency that may require medical evacuation, contact GBG Assist in advance in order to approve and arrange such Emergency Medical Air Transportation. Approved medical evacuations will be to the nearest medical facility capable of providing the necessary medical treatment. If you can no longer meet the eligibility requirements of this policy due to medical reasons, GBG Assist will make the determination if medical repatriation to the home country of residence is necessary. GBG Assist will coordinate return to the home country of residence.

What is a Bedside Visit? If you are confined in the hospital due to an injury or illness or in critical condition for more than seven days, GBG Assist will pay the cost of one economy round trip air ticket to the place of hospital confinement for one person. This benefit also includes the cost of reasonable hotel accommodation adjacent to the hospital.

Exclusions & Limitations: The following is a partial list of examples of expenses which are not covered:

- Routine physical exams or tests that do not treat an actual illness
- Over-the-counter (OTC) drugs, supplies or medical devices, while do not require a Physician prescription, even if recommended by a Physician
- Organ transplant and related procedures
- Conditions related to Sex or Gender issues and Sexually Transmitted Diseases.
- Eyeglasses; contact lenses; sunglasses
- Treatment as a consequence of injury sustained while participating in hazardous/extreme sports
- Expenses incurred in your country of residence
- Treatment for any conditions as a result of self-inflicted illnesses or injuries, suicide or attempted suicide, while sane or insane, or emergency air services for the same (in excess of benefits provided elsewhere in the coverage, if any)
- Injuries and/or illnesses resulting or arising from or occurring during the commission or perpetration of a violation of law by an Insured person
- Treatment of any injury arising directly or indirectly from drug abuse or addiction. This includes but is not limited to treatment for any injuries caused by, contributed to or resulting from the Insured's use of illegal drugs, or any drugs or medicines that are not taken in the dosage or for the purpose prescribed by the Insured's Physician.
- Telephonic consultations, missed appointments, or "after hours" expenses
- Medical expenses resulting from a motor vehicle Accident in excess of that which is payable under any other valid and collectible insurance

Note: This list of examples is not complete; see your plan brochure for a complete list of exclusions. Plan benefits are subject to the terms and conditions of the insurance policy.