



# Domestic Travel Program Highlights

## Highlights:

This is an assistance plan for emergency medical evacuation, medically necessary repatriation, accidental death and dismemberment and natural disaster evacuation when an enrolled student is traveling on a school sponsored approved trip more than 100 miles from your permanent address or campus address. This plan covers covered trips within the United States, its territories, and possessions.

**This is not medical coverage;** you must still make sure you have appropriate medical coverage!

**Policy number: GTAD 273369**

**Policy Effective Dates: August 1, 2023 – July 31, 2024**

## **Schedule of Benefits:**

<b>Benefit per Covered Person</b>	<b>Benefit Maximum</b>	<b>Deductible</b>
Accidental Death & Dismemberment Benefit	\$50,000 per Covered Person	\$0
Emergency Medical Evacuation Benefit Rider	\$100,000 per Covered Person per Covered Accident	\$0
Repatriation of Remains Benefit Rider	\$100,000 per Covered Person per Covered Accident	\$0
Natural Disaster Evacuation Expense Benefit	\$100,000 per Covered Person, \$10,000,000 Aggregate Limit	\$0

## Definitions:

**“Accident”** means an unexpected event that results in Injury to a Covered Person.

**“Covered Expenses”** means medical expenses actually incurred by or on behalf of a Covered Person for the treatment of an Injury due to a Covered Accident. A Covered Expense is deemed to be incurred on the date such treatment, service or supply, that gave rise to the expense or the charge, was rendered or obtained.

**“Injury”** means bodily harm sustained by a Covered Person that results from a Covered Accident, independent of disease or bodily infirmity. All injuries sustained by a Covered Person in any one Covered Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury.

**Medically Necessary** means a treatment, service or supply that is: 1) required to treat an Injury as prescribed or ordered by a Physician or furnished by a Hospital; 2) performed in the least costly setting required by the Covered Person’s condition; and 3) consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered. A service or

supply may not be Medically Necessary if a less intensive or more appropriate diagnostic or treatment alternative could have been used. We may consider the cost of the alternative to be the Covered Expense.

**“Usual and Customary Charge”** means the average amount charged by providers for treatment, service or supplies in the geographic area where the treatment, service or supply is provided.

**“Emergency Medical Evacuation”** means:

1. the immediate transportation of the Covered Person from the place where he or she suffers an Injury or sickness to the nearest Hospital or other medical facility where appropriate medical treatment can be obtained; or
2. Medically Necessary Repatriation. “Medically Necessary Repatriation” means the transportation of the Covered Person to either his or her home or a Hospital or other medical facility to obtain further medical treatment or to recover after suffering an Injury or sickness. The attending Doctor must certify that such repatriation is Medically Necessary due to the severity of the Injury or sickness.

**“Evacuation Covered Expenses”** means the actual expenses incurred for:

1. the Covered Person’s Transportation and Related Costs to the Nearest Place of Safety, necessary to ensure his or her safety. Natural Disaster Evacuation Expense Benefit is payable only once for any one Natural Disaster Condition.
2. Related Costs in the Nearest Place of Safety for up to seven (7) days;
3. the Covered Person’s Transportation from the Nearest Place of Safety within seven (7) days of the Natural Disaster Evacuation to one of the following locations chosen by the Covered Person:
  - a. the Covered Person’s permanent place of residence; or
  - b. the place in which the Covered Person was traveling if there is no travel warning from the United States Department of State governing such place on the date the Covered Person is scheduled to return.

**“Related Costs”** means food, lodging and, if necessary, physical protection for the Covered Person during the Transport to the Nearest Place of Safety.

**“Natural Disaster Condition”** means an event, including but not limited to, wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that:

1. is due to natural causes; and
2. results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government in which the Covered Trip occurs and the area is deemed to be uninhabitable or dangerous.



## **Exclusions:**

- Sickness, disease or infections, except infections which result from an accidental Injury or infections which result from an accidental, involuntary or unintentional ingestion of a contaminated substance. Additionally, this Exclusion shall not apply to conditions specifically provided for in a Rider attached to the Policy.
- Intentionally self-inflicted injury.
- Suicide or attempted suicide, whether sane or insane.
- The Covered Person being Intoxicated, that which is defined and determined by the laws of the state (or applicable foreign jurisdiction) where the loss or cause of the loss was incurred, or being under the influence of any illegal drug or any narcotic, unless as prescribed by or administered by a Doctor.
- Bungi-cord jumping, parachuting, skydiving, parasailing, hang-gliding, motorcycling, scuba diving, jet, snow or water skiing, mountain climbing (where ropes or guides are used), amateur racing, piloting an aircraft, spelunking, whitewater rafting, surfing, and parasailing.
- Aggravation of an Injury the Covered Person suffered before a Covered Trip, unless We receive a written medical release from the Covered Person's Doctor prior to the Covered Trip.
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- Loss for which benefits are paid by Workers' Compensation, Employer's Liability Laws or similar occupational benefits.
- Conditions that are not caused by a Covered Accident.
- Injury sustained while participating in amateur, club, intramural, interscholastic, intercollegiate, professional or semiprofessional sports.

Emergency Medical Evacuation benefits will not be payable unless:

1. the attending Doctor ordering the Emergency Medical Evacuation certifies the severity of the Covered Person's Injury or sickness requires an Emergency Medical Evacuation;
2. all transportation arrangements made for the Emergency Medical Evacuation are by the most direct and economical conveyance and route possible;
3. the charges incurred are Medically Necessary and do not exceed the usual level of charges for similar transportation, treatment, services or supplies in the locality where the expense is incurred; and
4. do not include charges that would not have been made if there were no insurance.

## **How to File a Claim:**

Fill out the relevant claim form ([Medical](#) or [non-medical](#)) and email it to [aciclaims@acitpa.com](mailto:aciclaims@acitpa.com).

For evacuations, contact WTP toll free in the United States at 1-833-515-3324.

## **Other Important things to know:**

- Evacuations must be approved and arranged through WTP
- Repatriation of Remains must be approved in advance

