INTERNATIONAL TRAVEL COVERAGE GUIDE

EIIA
INSURANCE ADMINISTRATOR

Healix
24/7 TRAVEL ASSISTANCE PROVIDER

Rev. 07/31/2026

HOW THE PROGRAM WORKS

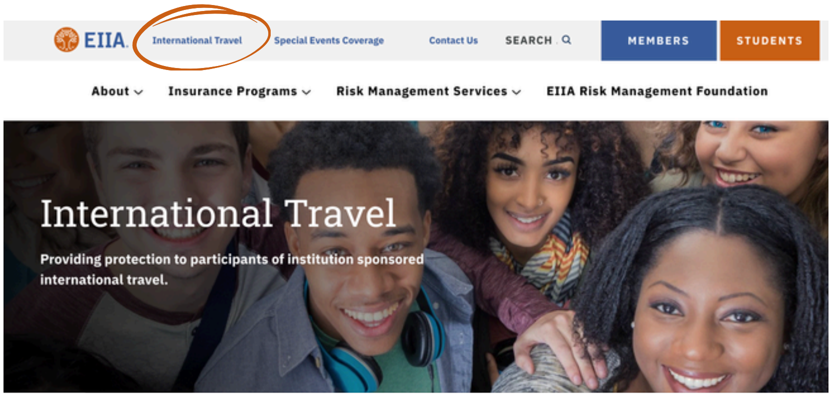
YOUR SCHOOL

Your institution sponsors or approves the travel abroad program. Coverage is provided for eligible participants during those approved institution-sponsored trips.

EIIA

EIIA (Educational & Institutional Insurance Administrators) coordinates the international travel program and provides program resources, support materials, and access to assistance services.

This coverage applies during approved sponsored travel outside the United States and the participant's Home Country. The coverage provides structured medical, evacuation, and travel-related protection while abroad, subject to the policy's terms and conditions.



EIIA's International Travel website has the most up-to-date information about your international coverage, emergency assistance, required documents, and claim support.

www.eiia.org/international-travel/

Healix

Healix provides 24/7 emergency travel assistance services. If you need help while abroad — including finding medical care, arranging emergency assistance, or coordinating evacuation services — Healix is your primary point of contact.

HOW TO ACCESS THE EMERGENCY TRAVEL ASSISTANCE PROGRAM

- Call the EIIA Assistance Helpline 24/7/365 at +1 312 638 6995 / +1 833 209 7075
  Note: collect calls or 'reverse toll' charges will be accepted
- Email at **EIIA@healix.com**
  Note: email responses may come from InternationalHealthcare@healix.com

INSURANCE & SAFETY CHECKLIST

Before you travel, take a few minutes to complete this checklist. It will help you prepare for your trip, understand your coverage, and know how to get assistance if needed while you're abroad.

Understand Your Coverage

- [ ] Download and save your insurance ID card to your phone and carry a printed copy during your trip.
- [ ] **Bookmark the EIIA International Travel webpage** for quick access to your insurance ID card, claim forms, FAQs, and travel resources.
- [ ] **Review the Coverage Overview** to understand the types of protection included in your travel program.
- [ ] **Review the Schedule of Benefits** to become familiar with your coverage.

Prepare Your Medical Supplies & Information

- [ ] **Pack enough prescription medication** for your entire trip, plus extra in case of travel delays.
- [ ] **Keep medications in their original labeled containers** and carry copies of your prescriptions.
- [ ] **Record important medical information,** including allergies, medical conditions, current medications, and emergency contacts.
- [ ] **Confirm your medications are permitted** in your destination country before departure.
- [ ] **Pack any personal medical supplies** or over-the-counter medications you regularly use.

Prepare Your Travel Documents & Emergency Contacts

- [ ] **Verify your passport, visa, and other required travel documents** meet your destination's entry requirements.
- [ ] **Save the 24/7 Healix assistance numbers** in your phone:
  +1 312-638-6995 / +1 833-209-7075
- [ ] **Share your itinerary and coverage guide** with a parent, guardian, or trusted emergency contact.
- [ ] **Download the Healix Travel Oracle app** before departure from **Apple App Store** or **Google Play Store**
- [ ] **Know how to activate Healix services** if you need medical, security, evacuation, or travel assistance while abroad.

Be Ready if Something Happens

- [ ] **Review the "FAQ Section" section** so you know what to do if you become sick or injured.
- [ ] **Review the "Healix Travel Flyer"** to understand how Healix can assist with medical, security, and travel emergencies.
- [ ] **Review the "How Benefits and Claims Work" section** so you understand how to submit a claim if reimbursement is needed.

International travel involves unfamiliar healthcare systems, language barriers, and potential security or natural disaster risks. This program provides coordination support and financial services for eligible emergencies during institution-sponsored international travel.

This comprehensive program protects students, faculty, and approved other participants traveling on institution-sponsored trips outside of the United States. It is designed to respond to unexpected emergencies that occur during travel and to navigate care and support for the traveler. The coverage is **not** personal health insurance.

Coverage applies during eligible institution-sponsored travel abroad and is subject to the full terms, conditions, limitations, and exclusions of the policy.

INCLUDED IN THE PROGRAM

Medical & Accident Coverage

This coverage is intended for sudden and unforeseen medical situations. Routine or elective care is not covered.

- Emergency medical care for injury or sickness
- Accidental Death & Dismemberment benefits
- Behavioral health support options through the travel assistance provider
- Emergency reunion benefits (when eligible)

Emergency & Evacuation Support

All evacuation services must be **approved and coordinated** through the designated travel assistance provider.

- Medical evacuation when medically necessary
- Security evacuation in the event of political unrest or safety threats as deemed by government authority
- Natural disaster evacuation
- Pandemic or epidemic evacuation (subject to policy conditions)
- 24/7 coordination through Healix

Travel & Additional Protection Benefits

- Trip Cancellation and Trip Interruption for limited covered medical causes
- Lost or stolen checked baggage protection (subject to limits)
- Lost or stolen travel document assistance
- Identity theft expense protection
- Emergency telephone translation services

SCHEDULE OF BENEFITS

CATEGORY	BENEFIT	WHAT IS COVERED	BENEFIT MAXIMUM
Medical & Accident	Emergency Medical Treatment	Eligible, medically necessary treatment for an unexpected injury or illness during a Covered Trip.	$500,000 per Covered Person, per injury or illness
	Mental Health Treatment	Mental health is covered as any other sickness under the above benefit	Included in the above benefit
	Emergency Medical Evacuation*	Medically necessary transportation to the nearest appropriate medical facility.	$1,000,000 per Covered Person per Covered Accident
	Repatriation of Remains*	Preparation and transportation of a Covered Person's remains following a covered loss.	$1,000,000 per Covered Person per Covered Accident
	Bedside Visitor	Up to 4 immediate family members of a hospitalized Covered Person for a maximum of 7 days.	Up to $3,00 for round trip tickets, $200 per day hotel accomodations, and $100 a day for meals
	Accidental Death & Dismemberment	Benefit payable if a covered accident results in death or certain covered losses.	$200,000 per Covered Person
Travel Protection	Trip Cancellation	Reimburses eligible prepaid trip expenses if canceled before departure for a medical or other covered reason.	$2,500 per Covered Person
	Trip Interruption	Reimburses eligible unused trip expenses and additional transportation or lodging costs if a trip is interrupted for a covered reason.	$2,500 per Covered Person
	Personal Sojourn	Extends eligible coverage during personal travel immediately before or after the institution-sponsored trip.	Unlimited outside the U.S. and Home Country
Emergency Evacuation	Security Evacuation*	Transportation to safety when political unrest, terrorism, civil disturbance, or another covered security threat makes remaining unsafe.	$100,000 per Covered Person
	Natural Disaster Evacuation*	Transportation to safety following a covered natural disaster.	$100,000 per Covered Person
	Pandemic or Epidemic Evacuation*	Return transportation when evacuation is required due to a covered pandemic or epidemic.	$100,000 per Covered Person
Additional Protection	**Identity Theft Expenses**	Certain expenses related to identity theft occurring during a Covered Trip.	$1,000
	Credit Card & Forgery Protection	Certain financial losses resulting from credit card forgery or counterfeiting during a Covered Trip.	$1,000

*** All evacuation services must be approved and coordinated through Healix.**

COVERAGE FAQ

Who is covered?	Coverage is available to eligible participants traveling on approved institution-sponsored international trips, including: • All Full-time and part-time employees • Faculty members traveling on a sabbatical trip • Students enrolled in a sponsored international educational program • Alumni, chaperones, board members, and trustees • Spouses, domestic partners, and dependent children • Other Participants while traveling with a companion specifically to assist with any medical needs • Approved Community participants who may be filling spots on a trip but are not otherwise a covered individual. Eligibility is determined by the policy and the participating EIIA member institution.
Is the coverage primary or secondary?	The international accident and sickness coverage is primary. This means it pays eligible covered expenses first, without requiring another health insurance plan to pay before it.
Where does coverage apply?	Coverage generally applies during an approved institution-sponsored trip outside: • The United States • The participant's Home Country • The participant's country of permanent assignment
What is my Home Country?	Your Home Country is the country from which you hold a passport. If you hold passports from more than one country, the Home Country used for a claim is determined according to the policy. Because coverage is generally excluded or limited within the declared Home Country, travelers with more than one passport should review this requirement before departure.
Does coverage include personal travel?	Coverage may extend to personal travel immediately before or after an institution-sponsored trip through the Personal Sojourn provision. The personal travel must be connected to the sponsored trip and remain subject to the policy's eligibility requirements, limitations, and exclusions.
Does coverage apply when traveling in the United States?	**International medical coverage does not apply to travel within the United States.** Travelers must maintain appropriate domestic health insurance. Assistance Service are available for eligible institution-sponsored domestic trips more than 100 miles from the participant's permanent or campus address.
Does coverage change based on a country's Travel Advisory Level?	The accident and sickness coverage does **not** automatically change based on the Travel Advisory Level. However, some exclusions and restrictions apply for war risk and OFAC countries.
Are there restrictions for certain countries?	Yes, government sanctions and war-risk provisions may limit services and ability to pay for services. Institutions should contact EIIA before arranging travel to countries subject to OFAC sanctions or war-risk limitations. Cuba travel also requires specific documentation demonstrating compliance with applicable regulations.

MEDICAL CARE & ASSISTANCE FAQ

What medical treatment is covered?	Coverage applies to eligible, medically necessary treatment for an unexpected covered injury or sickness that occurs during a Covered Trip. Routine, preventive, elective, normal dental, and pregnancy-related care are not covered unless specifically stated in the policy.
Are pre-existing conditions covered?	Coverage applies to unexpected injury or illness related to a pre-existing condition.
Is mental health support available?	Behavioral health support is available through Healix and its assistance partners, including virtual and in-person support options. Assistance services are not the same as comprehensive personal mental health insurance.
Who pays for medical treatment?	Participants may go to any medical facility. However, using a facility within the Healix provider network may reduce or eliminate the need to pay out of pocket at the time of service. Healix can help identify nearby providers.
What should I do if I need an evacuation?	Contact Healix immediately. Medical, security, natural-disaster, pandemic, and epidemic evacuations must be approved and coordinated through Healix for coverage to apply. Travelers should **not** independently arrange evacuation services. **Evacuations not arrange and authorized by Healix will likely not be reimbursed.**
Is a family member's travel covered if a participant is hospitalized?	A Bedside Visitor Benefit may help pay eligible travel, lodging, and meal expenses for qualifying immediate family members when a participant is hospitalized. The participant must meet the policy's hospital-confinement requirements of 1 day, and the benefit must be preauthorized by Healix. If you do not receive pre-authorization, it is possible you will not be reimbursed.
Is personal property covered?	Most personal property is not covered. Limited protection is available for lost or stolen checked baggage, subject to the policy maximum. Electronics and jewelry are excluded from the baggage benefit.
Does it matter when I submit my claim form?	Reimbursment claims must be submitted within **90 days** of the Covered Event to be considered for payment. After 90 days, claims will be denied.

HOW DO BENEFITS AND CLAIMS WORK?

STEP	WHAT TO DO
1. Get Help **Whenever possible the Covered Person needing assistance should be the person to contact Healix**	For a medical emergency, seek immediate care first. For other non-emergency medical, travel, or security needs, contact Healix as soon as possible. Healix can help: • Locate medical providers • Coordinate care • Arrange eligible evacuation services • Explain available assistance • Help determine whether direct payment may be possible Healix is the primary assistance contact during the trip.
2. Confirm How Payment Will Be Handled	Depending on the provider and location: • Healix will attempt to coordinate payment directly • The provider may require payment at the time of service • The participant or institution may pay and submit a reimbursement claim **Direct payment cannot be guaranteed.**
3. Keep Your Documentation	Keep copies of: • Itemized bills and invoices • Receipts showing proof of payment • Medical records and provider reports • Prescriptions • Travel-change documentation • Police reports, when applicable • Communications related to the incident Complete documentation helps the carrier evaluate the claim efficiently.
4. Submit a Claim if Reimbursment is Required	Complete the International Travel Claim Form available through the **EIIA International Travel** webpage. Submit the claim form and all supporting documentation as soon as reasonably possible. The policy has a **90 day** timeframe to submit a claim.
5. Claim Review	The insurance carrier reviews the claim and determines: • Whether the person and trip were eligible • Whether the event is covered • Whether the expenses are eligible • Whether additional documentation is required • The amount payable under the policy The carrier retains final authority to interpret the policy and approve or deny claims.
CLAIMS QUICK REFERENCE	
Report an incident or request assistance	+1 312-638-6995 / +1 833-209-7075 Email: **EIIA@healix.com**
Emergency communication	For emergencies, calling or using the Healix Travel Oracle app is preferred over email.
Claim form	**International Travel Claim Form** available through the **EIIA International Travel** webpage.

KEY POLICY DEFINITIONS

TERM	POLICY DEFINITION
Covered Person	**Covered Person includes:** • All Full-Time and Part-Time Employees • Faculty Members on a Sabbatical Trip • All Students/Participants of Sponsored International Educational Programs enrolled at a participating EIIA member institution Including: • Alumni • Chaperones • Board Members • Trustees • Spouses • Domestic Partners • Dependent Children Also including: • Other Participants while traveling with a companion specifically to assist with any medical needs • Community participants who may be filling spots on a trip but are not otherwise a covered individual.
Covered Trip	**Covered Trip** means a period of travel activity by the Covered Person which meets all terms and conditions of a Hazard for which they are insured and begins at the actual time the Covered Person travels away from their Home, or their regular location of employment, whichever occurs last, and continues until: 1. The actual time the Covered Person returns to their Primary Place of Residence, or their regular location of employment, whichever occurs first; or 2. Any time the Covered Person no longer meets the terms and conditions of a Hazard for which they are insured under the Policy.
Immediate Family Member	**Immediate Family Member** means the Covered Person's parent, grandparent, Spouse, Child, brother, sister, grandchild, or in-laws. A Member of the Immediate Family includes an individual who normally lives in the Covered Person's household.
Medically Necessary / Medical Necessity	Medically Necessary or Medical Necessity means a treatment, service, or supply that is: 1. Required to treat a Covered Injury or Covered Sickness; 2. Prescribed or ordered by a Physician or furnished by a Hospital; 3. Performed in the least costly setting required by the condition; and 4. Consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered. The fact that a Physician may prescribe, authorize, or direct a service does not in and of itself make it Medically Necessary or covered by the Group Policy. 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, at Our discretion, consider the cost of an alternative to be the Covered Expense.

EXCLUSIONS

GENERAL LIMITATIONS

Limitation on Multiple Benefits: if a Covered Person can recover benefits under more than one of the Benefits stated in the Schedule of Benefits, as a result of the same Covered Accident, We will pay only one benefit, the largest benefit.

GENERAL EXCLUSIONS

This Policy does not cover any loss resulting from any of the following even if the immediate cause of the loss is an Accidental bodily Injury, unless otherwise covered under this Policy by Additional Benefits:

1. Suicide, self-destruction, attempted self-destruction, or intentional self-inflicted Injury while sane or insane.
2. Participation in a riot or insurrection.
3. Voluntarily taking any drug or narcotic unless the drug or narcotic is prescribed by a Physician and not taken in the dosage or for the purpose as prescribed by the Covered Person's Physician.
4. Driving under the influence of a controlled substance unless administered on the advice of a Physician.
5. Driving while Intoxicated. Intoxicated will have the meaning determined by the laws in the jurisdiction of the geographical area where the loss occurs.
6. Violation or attempt to violate any duly enacted law or regulation, commission or attempt to commit an assault or felony, or losses occurring while engaged in an illegal occupation.
7. Conditions that are not caused by a Covered Accident.
8. Covered Expenses for which the Covered Person would not be responsible in the absence of this Policy.
9. Regular health checkups.
10. Participation in any motorized race or speed contest.
11. Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from:
    a. While riding as a passenger in any Aircraft not intended or licensed for the transportation of passengers;
    b. While being used for any test or experimental purpose;
    c. While piloting, operating, learning to operate, or serving as a member of the crew thereof;
    d. While traveling in any such Aircraft or device owned or leased by or on behalf of the Policyholder, any subsidiary or affiliate of the Policyholder, the Covered Person, or any member of His household;
    e. A spacecraft or any craft designed for navigation above or beyond the earth's atmosphere; or
    f. Except as a fare-paying passenger on a regularly scheduled commercial airline or as a passenger in a non-scheduled private aircraft used for business or pleasure purposes.
12. Elective or Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
13. Pregnancy (except complications of pregnancy); childbirth; miscarriage; abortion; or any complications of childbirth, miscarriage, or abortion. This does not apply if treatment is required as a result of a Covered Accident.

EIIA®

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eiia.org/international-travel/