

# Medical University of South Carolina International Travel Insurance Summary of Benefits 2014-2015

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**Eligibility:**

Students, Faculty, Staff or Other Employees with a current passport or student visa, who are temporarily traveling outside the United States, as part of a Sponsored Trip of the Medical University of South Carolina or Medical University Hospital Authority.

**Policy Number: NWT2014059**

**Policy Dates: 6/23/14-6/22/15**

**Plan Design:**

All Coverages and Benefits are in U.S. Dollar Amounts:	
Accident and Sickness Medical Maximum	\$500,000
Deductible	\$0
Pre-Existing Conditions Limitations	None
Dental (Emergency)	up to \$750
Accidental Death & Dismemberment	\$10,000 per Insured
Baggage Loss	\$250
Trip Interruption – Return Ticket	\$2,000
Travel Assistance Services Provided by:	International SOS
Medical Evacuation and Medically Necessary Repatriation	\$500,000
Repatriation of Mortal Remains	\$100,000
Visit by Family Member or Friend	\$20,000, to include meals & accommodations at 500 per day, up to a maximum of 5 days
Visit by Family Member or Friend due to Felonious Assault	\$5,000, to include meals & accommodations at 500 per day, up to a maximum of 5 days
Political Evacuation	\$100,000
Natural Disaster Evacuation	\$100,000

**Frequently Asked Program Questions:**

**Who do I contact if I need help when I'm overseas?**

If you have an emergency please call the 24-hour International SOS Alarm Center collect:  
**1-215-942-8478**

**Who do I contact if I have pre-trip medical or security questions?**

Travelers should visit their school's online portal with International SOS to familiarize themselves with the services that International SOS offers travelers while they are abroad.

Please go to [www.internationalsos.com](http://www.internationalsos.com) and at the prompt for the Members' website log in enter your school's International SOS membership number, **11BCAS084634**.

If you have a pre-trip medical or security related question or emergency while overseas, please call collect to the 24-hour International SOS alarm center in Philadelphia: **1-215-942-8478**

The alarm center is staffed by doctors, logistics coordinators and security experts. International SOS alarm centers can provide medical advice, assistance in your location, or arrange for an evacuation.

**What are some of International SOS services?**

Medical Evacuation and Repatriation coordination; Political and Natural Disaster Evacuation coordination; Payment of overseas Medical Bills; Coordination of all benefits with the Plan Administrator; Full coordination with the International SOS credentialed medical provider network worldwide.

Transportation to join a hospitalized member, accommodation while visiting a hospitalized member, return of minor children, and return of traveling companion are also services coordinated through International SOS

**Who do I contact if I have questions about insurance benefits?**

University Health Plans  
One Batterymarch Park  
Quincy, MA 02169  
1-800-437-6448  
Email: [info@univhealthplans.com](mailto:info@univhealthplans.com)

**Who do I contact if I have questions about a specific claim or a claims payment?**

Consolidated Health Plans  
2077 Roosevelt Ave.  
Springfield, MA 01104  
1-800-633-7867  
[customerservice@consolidatedhealthplan.com](mailto:customerservice@consolidatedhealthplan.com)

**How do I enroll?**

MUSC members eligible for this Plan must register through the International SOS portal: <https://www.internationalsos.com/MasterPortal/default.aspx?membnum=11BCAS084634>.

**What is covered under the Travel Abroad Medical Insurance Plan?**

The plan covers medical expenses, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, labs and x-rays, inpatient and outpatient mental health, physician office visits and prescription drugs. Contact Rebeca Mueller, [muellemr@musc.edu](mailto:muellemr@musc.edu), in the MUSC Center for Global Health for a full list of benefits.

Payment will be made as allocated for covered medical expenses incurred due to a covered Injury or Sickness, not to exceed a Maximum Benefit of \$500,000 per person per occurrence.

**How is prescription drugs covered?**

Prescription drugs are covered at 100% of the actual charge

**What if I have a pre-existing condition, am I covered?**

Yes, there is no exclusion.

**Does this plan have a deductible?**

No.

**Claims Processing**

**If I receive a bill for services I received, what should I do?**

When outside of the US, you will likely be asked to pay for the medical care first and then will need to seek reimbursement. When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include a letter informing the Claims Administrator that you are seeking reimbursement for charges previously paid. Please ensure that your name, school, student ID, and mailing address (to receive your reimbursement check) are on the bill. You may also complete a claim form. Claim forms are available at the Center for Global Health.

**Claim Administrator's Address:**

Consolidated Health Plans  
2077 Roosevelt Ave  
Springfield, MA 01104  
800-633-7867

**If International SOS pays for my medical bills how is International SOS reimbursed?**

If International SOS fronts money for medical treatment, the claim will be automatically sent to Consolidated Health Plans and International SOS will get reimbursed directly from Consolidated Health Plans. The member does not need to submit any paperwork.

**Is any other information needed to pay a claim?**

If the treatment you received was a result of an accident, you might receive a letter from Consolidated Health Plans asking you for information about the accident, i.e. was it the result of a car accident, from playing sports, etc. Your claim cannot be processed without this information, so please respond to the letter promptly.