

# Medical University of South Carolina

## Cigna Global/Lloyd's International Travel Insurance Program

### Summary of Benefits

**Policy Dates: 6/23/18-6/22/19**

**Insurance Company: Cigna Global (policy number 07835J)**

#### *Travel Medical*

- Sickness & Accident Medical Expense: **\$500,000**
- Emergency Dental (includes accident & alleviation of sudden pain): **\$1,000**

#### *AD&D*

- Accidental Death & Dismemberment: **\$10,000, \$500,000 aggregate per any one loss**

#### Medical Evacuation and Repatriation

- Medical Evacuation: **\$250,000**
- Repatriation of Mortal Remains: **\$250,000**
- Return of Dependent Children: **Included in evacuation benefit, if insured is evacuated**

**Insurance Company: Lloyd's (policy number EQX2018011)**

#### *Supplemental Travel Benefits*

- Trip Interruption: **\$2,000**
- Lost Baggage: **\$250**
- Visit by Family Member or Friend: **\$20,000 and meals & accommodations not to exceed \$500 per day if the insured is expected to be hospitalized 3 or more days**
- Visit by Family Member or Friend due to Felonious Assault: **\$5,000 and meals & accommodations not to exceed \$500 per day, max of 5 days**
- Necessary Repatriation due to Felonious Assault: **\$500,000**

#### *Security Evacuation*

- Political Evacuation: **\$100,000**
- Natural Disaster Evacuation: **\$100,000**
- Aggregate Benefit for any one occurrence: **\$500,000**

#### **Program Highlights:**

- International SOS case fees covered
- First Payer
- No deductible and 100% coinsurance
- Mental health covered up to medical max
- Prescription drugs covered up to medical max
- Pre-existing conditions covered

#### **International SOS Travel Assistance:**

If you have an emergency please call International SOS collect at 1-215-942-8478. International SOS is staffed by doctors, logistics coordinators and security experts. International SOS can provide medical advice, assistance in your location, or arrange for an evacuation. Travelers should visit their school's online portal with International SOS to familiarize themselves with the services that International SOS offers travelers. Please go to [www.internationalsos.com](http://www.internationalsos.com) and at the prompt for the participant's website login enter your school's International SOS membership number. The MUSC Membership Number is 11BCAS084634. If you have questions about the benefits please call University Health Plans, the insurance program manager, at 800-437-6448. Insurance ID cards are not issued. Benefits are activated by calling International SOS or submitting a claim form that is provided by the school. The policy is intended to cover medically necessary services. Preventative care including routine physicals, women's wellness, and travel immunizations is not covered.