



TABLE OF CONTENTS

Benefits are payable under the Policy for Covered Expenses incurred by an Insured Person for the items stated in the

. All students and accompanying faculty and staff who are enrolled as University System of Georgia education abroad participants, and who are temporarily pursuing educational activities outside of the United States and their Home Country are eligible for coverage. Benefits shall be payable to either the Insured Person or the Service Provider for Covered Expenses incurred Worldwide, except in the United States or their Home Country. The first such expense must be incurred by an Insured Person within 30 days after the date of the Covered Accident or commencement of the Sckness; and

- All expenses must be incurred by the Insured Person within 364 days from the date of the Covered Accident or commencement of the Sckness; and
- The Insured Person must remain continuously insured under the Policy for the duration of the treatment.

- Nervous or Mental Disorders are treated as any other condition.
- Chiropractic Care and Therapeutic Services shall be limited to a total of \$100 per visit, excluding x-ray and evaluation charges, with a maximum of 10 visits per Injury or Sckness. The overall maximum coverage per Injury or Sckness is \$1,000 which includes x-ray and evaluation charges.
- Accidental dental charges for emergency dental repair or replacement to natural teeth damaged as a result of a covered Injury including expenses incurred for services or medications prescribed, performed or ordered by dentist.
- With respect to Palliative Dental, an eligible Dental condition shall mean emergency pain relief treatment to natural teeth up to \$500 (\$250 maximum per tooth).
- Pregnancy, childbirth or miscarriage.
- Charges for the replacement of broken eyeglasses or lost contacts up to a maximum benefit of \$75.00.
- Charges due to a Pre-Existing Condition are covered up to \$10,000 on a primary basis. Any remaining costs are payable secondary to any other insurance plan, up to the Medical Expense maximum.
- Therapeutic termination of pregnancy is covered up to a maximum of \$500.

Medical benefits are automatically extended 30 days after expiration of Insurance for conditions first diagnosed or treated during or related to your overseas study program with The Board of Regents of the University System of Georgia. Benefits will cease at 12:00 a.m. on the 31st day following Termination of Insurance.

We will pay the benefit shown in the when during a scheduled trip outside of the Home Country, the Insured Person returns to his or her Home Country or Permanent Residence for incidental visits provided the primary reason for the

that occurred while traveling.

Benefits are payable under the Policy only to the extent that Covered Expenses are not payable under any other domestic health care plan.

Home Country Benefit payments are subject to any applicable Benefit Maximum shown in the . This coverage wil

When an Insured Person is hospitalized for more than 6 consecutive days, We will reimburse for expenses incurred for travel, Country to the

In the event that the official chaperone of the Policyholder is prevented from continuing his to her Trip due to Injury, Sckness or death to him or her or an Immediate Family Member that occurs after the Trip begins and before the Trip scheduled termination date, We will pay for the reimbursement of:

- 1. the replacement chaperone, up to the published rate of a round trip economy class ticket from his or her place of permanent residence to the next scheduled destination where the replacement can join the Trip; and
- 2. returning chaperone, up to the published rate of a round trip economy class ticket from his or her assigned location back home.

The Benefit Maximum per incident for both chaperones is shown in the	. We will only pay one Chaperone
Replacement Benefit per Trip.	

o a common carrier, and is then lost, stolen, or

shown in the

Cultural Insurance Services International – Claim Form Page 2

For residents of Pennsylvania: Any person who knowingly and with the intent to defraud any Insurance Company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

For claimants not residing in Alabama, Arkansas California, Color