



international service learning alliance

Isla Medical and Evacuation Insurance

Frequently Asked Questions and Answers

1. What is the purpose and limitation of this document?

The purpose of the FAQs is to answer frequently asked questions about the ISLA medical and evacuation insurance program in which all **Isla** participants are enrolled. You will be able to locate the information you need to know about the program and its benefits. Please note that we do not cover all of the details of the policy, but information pertinent to your needs and concerns. If you would like more details you may find more information from the web-site of the insurer, *Insurance Services of America* www.worldwidemedical.com or you may call them at 1-800-647-4589.

2. What does this insurance program cover and what are its limits?

The insurance is automatically provided to **Isla** participants are on a **Isla** program anywhere in the world outside of the United States. It covers volunteer travel medical risks, including medical expenses and medical evacuation, while you are traveling with **Isla** abroad. It does not provide any kind of liability insurance or certain types of cancellation insurance.

SCHEDULE OF BENEFITS

Medical Maximum:	\$100,000 Medical Maximum is per Person per Policy Period
Deductible:	\$250 Deductible is per Person per Policy Period
Coinsurance:	<i>Inside the United States and Canada:</i> After you pay the deductible, the program pays 80% of the next \$5,000 of eligible expenses, then 100% to the selected Maximum. <i>Outside the United States and Canada:</i> After you pay the deductible, the program pays 100% to the selected Maximum.
Hospital Indemnity:	\$150 / night (traveling outside the U.S. and Canada) In addition to any other Covered Expense.
Dental (Emergency):	\$100 (or \$500 for accidents)
Emergency Medical Evacuation/Repatriation:	\$300,000 (in addition to the Medical Maximum)
Home Country Coverage	Incidental Trips to The Home Country: \$50,000 Follow Me Home Coverage: \$5,000
Return of Mortal Remains:	\$50,000
Emergency Reunion:	\$50,000
Return of Minor Child(ren):	\$50,000
Interruption of Trip:	\$5,000

Loss of Checked Luggage:	\$250
Local Ambulance Expense:	\$5,000
Accidental Death & Dismemberment (AD&D):	\$15,000 Principal Sum for Insured or Insured Spouse, \$5,000 for Dependent Child. Aggregate Limit of five (5) times the Principal Sum applies.
Terrorism:	Usual, reasonable and customary to the selected Policy Maximum
Waiver of Pre-Existing Conditions:	Up to \$15,000 for U.S. citizens traveling outside the United States and Canada (refer to exclusion #1 for details)
Hazardous Sports Coverage	Included
US Coverage	Excluded

3. Can I get higher limits of coverage during my ISLA program?

No, this is not possible. However, you may extend the time-limit of your coverage at a rate of \$1.09 per day without hazardous sports coverage or \$1.30 with hazardous sports coverage.

4. Is it possible to buy insurance that would cover me either before or after the Isla program?

Yes, **Isla** volunteers can elect to extend the dates of coverage beyond those provided for their trip with **Isla** for a cost of \$1.09 per day without hazardous sports coverage or \$1.30 with hazardous sports coverage. This arrangement should be made directly through the **Isla** offices before your departure, and not the provider.

5. Who is the insurance company?

The insurance is administered by Seven Corners. The name of the insurance underwriter is Virginia Surety Company, Inc.

6. Who handles my insurance questions and administration?

For specific questions regarding coverage, volunteers should contact Seven Corners, located in Carmel, IN, the administrator of the insurance plan. They process your coverage, can answer any questions you might have, and handle all claims. They can be reached at:

Phone: 317-575-2652

Fax: 317-575-2659

Toll Free: 800-335-0611

For Emergency evacuation, repatriation, and assistance services, contact Seven Corners Assist 24 hours a day:

From the U.S. or Canada 1-800-690-6295 or

From outside the U.S. and Canada call (collect) 0-317-818-2808

7. Where is the insurance effective?

Coverage is valid in the country of your **Isla** program, and during international travel to and from your expedition. Coverage is not available for travel within the US or within your home country.

8. When does the coverage begin and end?

Isla participants traveling internationally are automatically covered for the period of the **Isla** program plus the day(s) that are part of the period of travel to and from the program. Coverage begins at the airport (or any international disembarkation site) on the day you depart for your **Isla** program and stays in effect until you arrive back at the airport, or port of arrival, in your home country immediately after the **Isla** program is over. The insurance does not cover ordinary travel to and from the airport, or to and from the international disembarkation point. However, if you return from your program by medical evacuation, coverage applies for transportation directly to the designated medical facility or to your home.

9. How does the insurance cover travel time to the program site?

If you are traveling internationally, your travel insurance covers you once you have left the point of international disembarkation and stays in effect while you are traveling to your overseas destination. Coverage is only valid while you are actually traveling to and from the international embarkation site and your **Isla** program site. It is no longer effective once you have arrived in your home country after your program is over. If you plan to make a stopover between leaving the **Isla** program and getting home, you will need to purchase additional travel insurance. This can be done through the **Isla** office.

10. Does coverage continue if I remain overseas?

Coverage ends when your **Isla** program is over, even if you choose to remain overseas, stay at the program location, or don't return directly home. Your travel medical coverage is only effective for the official period of your **Isla** trip. If you plan to continue traveling or remain overseas after your **Isla** program ends, you may want to extend coverage to remain protected. You need to do that, however, **before your group coverage ends**. There is no extension of coverage available once your **Isla** program is over. You will need to call, fax or e-mail the **Isla** administrator while the **Isla** program is still in effect, or make arrangements for additional time before you leave.

11. Is there any deductible or co-payment?

Yes, there is a \$250 deductible.

12. I think I am already insured for medical expenses while on the program. What happens then?

If your existing health insurance covers you for medical expenses you incur on the **Isla** program, then it will be your choice as to which insurer you prefer to seek any form of necessary reimbursement. However, many domestic insurance policies don't cover expenses incurred while you are abroad. In particular, many insurance policies do not cover medical evacuations, especially from more remote areas. **Isla** created this policy to make sure that you are properly covered and do not run into costly medical expenses. There are also special travel risks that can occur on an **Isla** program that this policy is designed to address and that other medical coverage may not cover. This is why the **Isla** insurance program is preferable and indeed **mandatory** for all volunteers, regardless of existing coverage.

13. What is provided under the medical expense benefit?

The medical maximum coverage is \$100,000 per person per policy period. It applies to medical expenses that arise from a covered illness or from an injury to a covered person. This policy is meant to cover the following expenses:

- Physicians, surgeons, medicine, exams and X-rays
- Surgery or medical treatment, including nursing
- Hospital stay
- Ambulance

14. What is the “follow-me-home” benefit?

This is a special benefit of the program, not found in many travel insurance policies. It covers your medical expenses after your return home due to an injury or an endemic illness that occurred while you were abroad. This coverage is very useful when you are medically evacuated and continue to face medical bills from a covered event while abroad. This benefit shall pay for covered expenses incurred at home of up to \$5,000 for conditions first diagnosed while abroad.

15. How much coverage is available for medical evacuation?

Medical evacuation, also known as medical transport or air ambulance is covered up to \$300,000 in addition to the \$100,000 medical maximum. It is important to note that medical evacuation is subject to the terms and conditions of the policy, which means that coverage exclusions apply. If a volunteer is medically evacuated for a reason that is found to be excluded under the policy, such as a preexisting condition, the evacuation expenses become the responsibility of the volunteer. If it is possible that you could be medically evacuated for a reason excluded under this policy, it is advisable to make special provisions for additional coverage.

16. How does the medical evacuation provision work?

This comes into effect if the doctor assisting you while you are on an **Isla** program determines that your illness or injuries require an emergency return home. This can include the costs of a nurse and/or doctor to accompany you, either on a commercial airliner, on a special chartered plane, or other means of transport. Note that medical evacuation is done only in serious cases, where your life is threatened or where you face a risk of permanent disability. Medical evacuation is used when your health would be threatened by using regular forms of transport. The process has to be coordinated by Seven Corners, Inc. in order to be covered. **Do not arrange a medical evacuation on your own.** Make sure that both the insurer and **Isla** are involved in helping with any medical evacuation plans.

17. What is Seven Corners Assist?

This is the 24-hour emergency hotline (Tel. outside the U.S. , **0-317-818-2808**) available for the use of insured persons under the **Isla** medical and evacuation insurance plan. When you reach Seven Corners Assist, please note that you are on an **Isla** program. Seven Corners Assist can help with medical emergencies, doctor and hospital selection, obtaining additional medical opinions, or medical translation problems.

18. What is the difference between the repatriation benefit and the medical evacuation benefit?

The repatriation benefit comes into effect only when the covered person has died. It pays the expense for the return of mortal remains to the U.S. and has a benefit limit of \$50,000.

19. What kind of dental coverage is provided?

This benefit covers emergency dental treatment necessary to resolve acute, spontaneous and unexpected inception of pain to natural teeth up to a maximum of \$100 or dental treatment necessary to restore or replace sound natural teeth lost or damaged in an accident which is covered under the insurance coverage of up to a maximum of \$500. The deductible and coinsurance amounts apply to the dental benefit.

20. How does the accidental death benefit work?

This benefit is paid to a beneficiary if the insured person dies as the result of an accident or endemic disease that occurred while traveling abroad. The death has to arise solely as a result of the accident or endemic disease, and within twelve months of the date the accident or endemic disease occurred. Death that occurs as a result of an illness, like a heart attack, is not covered. Also excluded is death that results from "hazardous" sports, which are discussed in a later section. The insurer will need to see a certificate of death to process a claim. Disappearance of the insured person is not covered.

21. How are benefits paid for permanent disability?

If the insured person is disabled permanently (either partially or fully) because of an accident or an endemic disease then the policy will pay benefits according to a sliding scale. There is no coverage for disability that arises from illnesses other than endemic disease, or from injuries arising from "hazardous" sports (see the section on sports for a definition). There is also no coverage for disability that is temporary. To determine eligibility for the benefit, a physician will determine the percentage of loss of a certain part of the body, or the percentage of loss of the body in whole.

22. What is the Emergency Medical Reunion benefit?

When Emergency Medical Evacuation or Repatriation occurs, the company will arrange and pay, up to \$50,000, for round trip economy-class transportation for one individual selected by the insured person, from the insured person's home country to the location where the insured person is hospitalized and return to the home country. Emergency medical reunion must be recommended by the attending physician. The benefits payable will include:

1. The cost of a round trip economy airfare
2. Reasonable travel and accommodation expenses (not to exceed \$200 per day) incurred in relation to the maximum of \$50,000.
3. The period of Emergency Medical Reunion is not to exceed 10 days, including travel.

23. What are the pre-existing conditions are excluded from the Medical Benefits provided by the Insurer?

Any Injury or Illness which meets the following criteria: (a) condition(s) that would have caused a person to seek medical advice, diagnosis, care or treatment during the 36 months prior to the Effective Date of coverage under this Policy; (b) condition(s) for which

manifestation, medical advice, diagnosis, care or treatment was recommended, received, or noticed during the 36 months prior to the Effective Date of coverage under this Policy; For Insured Persons traveling outside the United States and Canada, the period is 12 months instead of 36 months. If you are a United States citizen and the United States is your Home Country, this exclusion is waived for the first \$15,000 in eligible medical expenses incurred outside the United States and Canada (for persons age 65 and over, the amount is \$2500). This waiver does not include coverage for known, scheduled, required, or expected medical care, drugs, or treatments existent or necessary prior to the effective date of this program.

24. What are the general exclusions to the Medical Benefits provided by the Insurer?

For **Medical benefits**, the insurance does not cover:

1. Any Injury or Illness which meets the following criteria: (a) condition(s) that would have caused a person to seek medical advice, diagnosis, care or treatment during the 36 months prior to the Effective Date of coverage under this Policy; (b) condition(s) for which manifestation, medical advice, diagnosis, care or treatment was recommended, received, or noticed during the 36 months prior to the Effective Date of coverage under this Policy; For Insured Persons traveling outside the United States and Canada, the period is 12 months instead of 36 months. If you are a United States citizen and the United States is your Home Country, this exclusion is waived for the first \$15,000 in eligible medical expenses incurred outside the United States and Canada (for persons age 65 and over, the amount is \$2,500). This waiver does not include coverage for known, scheduled, required, or expected medical care, drugs, or treatments existent or necessary prior to the effective date of this program.

2. Charges for treatment which exceed Reasonable and Customary charges; or Charges incurred for Surgeries or treatments which are Investigational, Experimental, or for research purposes; expenses which are nonmedical in nature; expenses for Vocational, Speech, Recreational or Music Therapy;

3. Expenses which were not recommended, approved and certified as Medically Necessary and reasonable by a Physician;

4. Suicide or any attempt there at, while sane or self destruction or any attempt there at, while insane; intentionally self-inflicted Injury or Illness; or expenses as a result or in connection with the commission of a felony offense;

5. Any consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to, or arising in connection with war, invasion, act of foreign enemy hostilities, warlike operations (whether war be declared or not), or civil war;

6. Injury sustained while participating in professional, sponsored and/or organized Amateur or Interscholastic Athletics;

7. Routine physicals, inoculations, or other examinations where there are no objective indications or impairment in normal health;

8. Treatment of the temporomandibular joint;

9. Services or supplies performed or provided by a Relative of the Insured Person, or anyone who lives with the Insured Person;

10. Treatment and the provision of false teeth or dentures, normal ear tests and the provision of hearing aids, cosmetic or plastic Surgery (including deviated nasal septum),

routine dental expenses, eye refractions or eye examinations for the purpose of prescribing corrective lenses for eye glasses or for the fitting thereof, unless caused by Accidental bodily Injury incurred while insured hereunder;

11. Treatment in connection with alcoholism and drug addiction, or use of any drug or narcotic agent; any Mental and Nervous disorders or rest cures; Injury sustained while under the influence of or Disablement due to wholly or partly to the effects of intoxicating liquor or drugs;

12. Congenital abnormalities and conditions arising out of or resulting there from;

13. Expenses incurred during a hospital emergency room visit which is not of an emergency nature;

14. Injury sustained while taking part in mountaineering where ropes or guides are normally used, hang gliding, parachuting, bungee jumping, racing by horse or motor vehicle or motorcycle, snowmobiling, motorcycle / motor scooter riding, scuba diving involving underwater breathing apparatus (unless PADI or NAUI certified), water skiing, snow skiing and snowboarding; International Service Learning Alliance 9 October 8, 2008;

15. Treatment paid for or furnished under any other individual, government, or group policy or charges provided at no cost to the Insured Person;

16. Treatment of venereal or sexually transmitted disease;

17. Pregnancy expenses or Illness resulting from pregnancy, childbirth, or miscarriage; or for miscarriage resulting from an Accident;

18. Drug, treatment or procedure that either promotes or prevents conception, or prevents childbirth, including but not limited to: artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof;

19. Expenses incurred while the Insured Person is in their Home Country (except after approved Emergency Evacuation / Repatriation or if treatment is a follow-up to a covered disablement during coverage (see Home Country Coverage Benefit) or if the expenses pertain to the Home Country Coverage Benefit);

20. Expenses incurred for which travel was undertaken to seek medical treatment for a condition; or incurred after the Insured Person's physician has limited or restricted travel.

21. Services and supplies related to obesity or weight reduction whether surgical or non-surgical to include but not limited to gastric bypass, gastric stapling or gastroplasty procedures whether or not in connection with morbid obesity. Additionally, procedures for removal of excess skin are considered cosmetic and are excluded from coverage.

22. Expenses incurred in the United States unless the expenses pertain to the Home Country Coverage Benefit.

25. Many travel insurance policies exclude coverage for athletics or certain sports.

How does this policy treat that risk?

Dangerous sports are not covered under **Isla's** basic plan. Injuries due to involvement in professional and/or any formally organized athletics are also not covered. However, if you think you will be involved in dangerous or hazardous sports, you may wish to upgrade to coverage that covers these activities.

26. What sports are not covered under the Isla Medical and Evacuation Insurance program?

Injuries sustained while participating in mountaineering where ropes or guides are normally used, hang gliding, parachuting, bungee jumping, racing by horse or motor vehicle or motorcycle, snowmobiling, motorcycle / motor scooter riding, scuba diving involving underwater breathing apparatus (unless PADI or NAUI certified), water skiing, snow skiing and snowboarding. Injury sustained while participating in professional, sponsored or organized amateur or interscholastic athletics are also not covered.

27. Are hazardous sports also automatically included when an Isla participant chooses to buy an extension of coverage on an individual basis after their expedition is over?

Regular sports, as listed below, are always included in coverage. But if a volunteer wants coverage for hazardous sports in an extension of coverage once his or her **Isla** experience is over, he or she must contact the **Isla** home office and arrange the program ends.

Regular sports include athletics, go-carting, ballooning (as an organized excursion), trekking up to 2,500 meters, ice-skating, cross country running, soccer, surfing, windsurfing, golf, mountain biking on the road, baseball, fencing, sailing, cricket, cycling, rowing, sailing, basketball, volleyball, jogging, and any other sport not involving an extra risk.

28. Many travel insurance policies completely exclude coverage for war-related risks. How does this coverage address these risks?

For Interruption of Trip, this insurance does not cover war or any act of war, whether declared or not; participation in a felony, riot or insurrection.

29. How do I make a claim under this policy?

Claim forms and receipts for medical expenses must be sent to Seven Corners as soon as possible. Claim submissions must be made within 90 days after the date of service. Should they be received after 90 days, they may be considered ineligible. To report claims or verify eligibility, send the original bills and claim forms to Seven Corners, Inc. or call or fax to the numbers listed below. Be certain to include your ID# shown on your ID card with all correspondences:

Seven Corners, Inc.

Attn. Claims

303 Congressional Boulevard

Carmel, IN 46032

United States

Fax: (+01) 317-575-2256

Email: claims@sevencorners.com