

Travel Insurance Coverages

Class 1: All students, faculty, staff and guests participating in a program within the U.S.*

Class 2: All students, faculty, staff and guests participating in a program outside the U.S.*

*Dependents of Class 1, 2 are eligible for Coverage under the Policy

AD&D Benefits (Class 1 and 2):

Employee	\$100,000	Educational Travel incl. Limited Personal Deviations
Spouse	\$50,000	Educational Travel incl. Limited Personal Deviations
Dependents	\$25,000	Educational Travel incl. Limited Personal Deviations
Aggregate	\$2,500,000	Maximum per Covered Accident

Class 1 Only (Domestic):

Accident Medical Expense Benefits – Employee and Dependents, Students, Guests:

Maximum Benefit	\$250,000 per covered Accident or Illness, per Person
Benefit Period	365 days from the date of the Covered Accident
Incurral Period	30 days from the date of the Covered Accident
Deductible	\$0
Co-ins. Rate	100% of Usual & Customary
Max. for Dental	\$1,000 Injury; \$1,000 Alleviation of Pain
Max. Hospital R&B	Ave. semi-private room rate/day
Max. Intensive Care	Two (2) times average semi-private room rate/day
Coma	1% of the Principal sum/month, up to 11 months, then a lump sum 100% of Principal sum

Disability Benefit (Temporary Total Disability):

Waiting Period	0 days
Max Benefit Period	365 days
Temp Total Dis. Begins	30 days from date of Covered Accident
Weekly Benefit	\$100/week

Disability Benefit (Permanent Total Disability):

Waiting Period	365 days
Perm. Dis. Begins	30 days from date of Covered Accident
Benefit	Class 1 & 2: Employee \$100,000; Spouse \$50,000; Dependents \$25,000

Emergency Medical*	Up to \$10,000 (up-front guaranteed payment, when required)
Emergency Evacuation	100% of Covered Expenses
Home Alteration/Vehicle Mod.	10% of Principal Sum; max. of \$5,000
Rehabilitation	10% of Principal Sum; max. of \$10,000
Repatriation	100% of Covered Expenses
Seatbelt/Airbag	10% of Principal Sum; max. of \$25,000

Class 2 Only (International):

Medical Benefits (Class 2 ONLY - Employees and Dependents, Students, Guests):

Medical Expense	\$250,000 per covered Accident or Illness, per Person
Emergency Medical	\$10,000 for Hospital Guarantee
Dental	\$1,000 Injury; \$1,000 Alleviation of Pain
Deductible	\$0
Co-Insurance	100% of Usual & Customary charges
Max. Room/Board	Average semi-private room rate
Max. ICU Room/Board	Two (2) times average semi-private room rate
Incurral Period	30 day after date of accident or illness
Maximum Period	Earlier of the return date or 52 weeks from incurral date
Maximum Coverage Period	365 days
Emergency Medical*	\$10,000 (up-front guaranteed payment, when required)
Emergency Medical Evac.	100% of Covered Expenses
Repatriation	100% of Covered Expenses
Emergency Reunion	Max. 10,000; per day \$300; max. # of days 10

Security Evacuation – Class 2 only:

Benefit Max	\$100,000
Aggregate/Occurrence	\$1,000,000

Class 1 & 2 (Domestic and International):

Travel Assistance Services:

Eligibility	When traveling at least 100 miles away from his/her legal residence or when Outside of his/her home country or country of permanent assignment
24-Hour Access	Toll-free, fax, or email 24 hours a day, 365 days a year

***Emerg. Medical Svcs.** Covers emergency medical and emergency illness; it does not cover routine medical, dental, or elective procedures.
For Medical Monitoring; Referrals; Medical Payments, Medical Exp Guarantee, Hospital Admission Guarantee, these benefits must be pre-authorized.

For all incidents, save all billing, care, and contact information provided during the proceedings, as this will assist later with the insurance resolution. Please provide this information to Alan Shaffer (ashaffer@mvnu.edu, 740-397-9000, ext. 4402), upon your return to campus, or earlier as requested.
Thank you!

Effective April 1, 2023