



International
Health Insurance

Leisure Travel Insurance Plan

2016-2017

A division of the Council on International Educational Exchange (CIEE), iNext has partnered with Global Benefits Group (GBG), experts in the international health insurance market, to create an array of international student health insurance products designed to meet the emerging and diverse needs of our clients at competitive price points. At iNext, we are committed to providing cutting-edge tools and services - including our online administrative system, customized client services websites, and multi-lingual fulfillment materials. Most importantly, our highest priority is to serve our clients and their participants in a manner that exceeds expectations.

iNext GLOBAL EXPLORER Insurance Benefits

The Policy is designed to protect you from acute, unexpected, sudden and unforeseen illnesses and accidental injuries. It does not cover care for wellness medical conditions, extended treatment or pre-existing conditions AND is not a replacement for longer term medical, preventative, or maintenance needs. For NON-EMERGENCY/Non-Urgent care we recommend the use of a local doctor or walk-in clinic. Please read your policy for an understanding of the Terms and Conditions.

SCHEDULE OF BENEFITS

Territory	Worldwide Coverage Outside of Home Country	
Type	Student / Au-Pair / Seasonal Workers Travel High School Students	
Duration	Maximum Issuance 365 days	
BENEFIT	COVERAGE	AMOUNT
Maximum	Overall Policy Maximum - Cumulative of all benefits within the policy period <i>*See Policy Face Page to determine benefit under your plan</i>	Option A: \$1,000,000 Option B: Unlimited
Deductibles	Emergency Room - Illness - Non Admitted	\$350
	Urgent Care Facility / Walk-in Clinic/Office Visit - per Injury/Illness	\$50
1	Emergency Assistance Services via GBG Assist	Included
2	Emergency Medical Evacuation Worldwide	\$100,000
	Emergency Reunion	\$500/\$15,000
	Repatriation for Medical Treatment	\$100,000
	Continuation (return to host country)	\$2,500
	Compassionate Return	\$2,500
3	Medical Stabilization: Emergency medical coverage for acute sudden and unforeseen onset of a pre-existing condition	\$25,000

iNext GLOBAL EXPLORER Insurance Benefits

BENEFIT	COVERAGE	AMOUNT
4	Accident and Acute Medical Treatment (Non-Sports cover) <i>*See Policy Face Page to determine benefit under your plan</i>	Option A: \$1,000,000 Option B: 100%
	Emergency Dental – Acute Onset of Pain (cessation of pain only)	\$500
	Emergency Dental – Accident	100%
	Physical Therapy	\$50/visit \$1,000 max.
	Mental Health Coverage – Outpatient	\$50/visit \$500 max., URC, 60 days
	Mental Health Coverage – Inpatient	\$150,000 max.
	Ambulance Coverage Injury and Emergency Illness	100%
	Prescription Drugs – Inpatient/Outpatient	100%
5	Emergency Medical Treatment – Leisure Sports Only Usual, reasonable and customary charges for injuries resulting from participation leisure sports activities	\$1,000,000
6	Accidental Death and Dismemberment (AD&D)	\$50,000
7	Repatriation of Mortal Remains	\$50,000
8	Personal Liability	\$100,000
	Damage to Property	\$25,000
9	Curtailment/Study Interruption	\$2,500
10	Baggage Delay	\$100/\$500
11	Baggage Loss/Theft	\$300/\$1,500
12	Loss of Passport	\$250
13	Travel Delay	\$1,000
14	Missed Departure	\$1,000
15	Legal Expenses	\$10,000

Please read this carefully for full terms, conditions, exclusions and important features of the policy.



Global Benefits Group (GBG) has been specializing in the international financial services market since 1981, serving as leading underwriters, developers and distributors of products and services designed especially for the needs of overseas workers, international travelers and high net-worth local nationals. Our comprehensive student medical plans are designed to meet the F1 and J1 waiver requirements of most U.S. colleges and universities, and can be purchased and automatically enroll you online for instant policy fulfillment. These plans feature the extensive Aetna network in the United States, as well as direct billing for medical claims through World Medical Network –GBG’s proprietary worldwide provider network.



300 Fore Street • Portland, Maine 04101
1.866.887.7122 • info@inext.com

Part of the CIEE family

The information contained herein is for illustrative purposes only. Please contact iNext for policy details and/or to request a customized proposal. Underwritten by GBG Insurance Limited.