



iNext Platinum Travel/Medical Insurance Information

We are pleased to provide you with the iNext **Platinum** Supplemental Insurance plan, providing emergency travel/medical insurance underwritten by Nationwide Mutual Insurance Company with claims administration by Co-ordinated Benefit Plans. The policy is designed to supplement an individual's private insurance by providing additional coverage for the cost of accidents, sicknesses, and travel-related mishaps while he/she is abroad. The policy also offers Emergency Medical Transportation coverage with options for the addition of Security Evacuation and Trip Cancellation/Interruption riders

Schedule of Benefits	Platinum
Deductible	\$0
Medical Expense	Accident up to \$100,000 Sickness up to \$100,000
Mental Health	Up to \$100,000
Emergency Dental due to Accident	Up to \$750
Emergency Medical Evacuation and Repatriation	\$1,000,000
Transportation of Dependents	Included
Bedside Visit	Included
Repatriation of Remains	\$50,000
Accidental Death & Dismemberment	\$20,000
Accidental Death & Dismemberment - Air Only	\$100,000
Trip Delay	\$200 - Per Trip
Baggage/Personal Effects (Aggregates Apply)	\$2,500
Baggage Delay	\$200
24-Hour Travel Assistance Services	Included

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions.

Insurance is underwritten by Nationwide Mutual Insurance Company and Affiliated Companies with a rating of A+ (Superior) by A.M. Best Company. Your Policy, along with the Confirmation of Coverage, will contain plan limitations, exclusions and termination provisions. All coverage(s) may not be available in all states.

Natural Disaster & Political Evacuation Optional	
Political Evacuation	\$100,000
Natural Disaster Evacuation	\$100,000
Kidnapping/Ransom Consulting	\$250,000
	Standard and Enhanced plan variants available
Trip Cancellation and Interruption Optional	Available on a per Trip/per Person Basis
Trip Cancellation	*100% of Trip Cancellation up to benefit level
Trip Interruption	*110% of Trip Interruption up to benefit level
Available Benefit Levels	\$1,500; \$3,000; \$5,000; \$7,000, \$10,000

► **WHAT IS INCLUDED IN MY EVACUATION UPGRADE COVERAGE?**

iNext offers two variants of Security Evacuation coverage; these are *Standard* and *Enhanced*. If your policy number "ST," then you have Standard coverage; if it contains "E," then you have Enhanced. For further details, visit www.inext.com/plans/security-evacuation/

Standard Evac: In the event of a covered Security or Natural Disaster scenario, Drum Cussac will, on a best-effort basis, arrange for your evacuation from a safe departure point they designate to a safe haven of their selection. They will pay for your evacuation up to seven (7) days from the date of the official disaster declaration issued by the relevant host country. They will assist with and pay for ground, water and/or air transportation, as may be warranted, to a safe haven. There is an additional provision for Kidnapping/Ransom Negotiation. If evacuation becomes impractical due to hostile or dangerous conditions, they will maintain contact with you and advise until evacuation becomes viable or the natural disaster situation has passed. The decision to evacuate will be made by security personnel in consultation with local governments and security analysts and in accordance with the definition of Emergency Political Repatriation outlined in the policy.

Enhanced Evac: Provides all coverages included in the Standard variant and adds numerous benefits. These include (but are not limited to) Pre-Emptive Evacuation; Temporary Lodging/Forward Transit; Terrorism, Wrongful Detention; Extortion; Disappearance; Violent Crime and Man-Made Disaster.

► **WHAT DOES MY TRIP CANCELLATION AND INTERRUPTION UPGRADE COVER?**

If you purchased Trip Cancellation/Interruption as part of your policy, you will be reimbursed, up to the limit on the schedule of benefits, for non-refundable cancellation charges imposed by your travel supplier or airfare cancellation charges for flights arranged for your trip if you are prevented from taking your trip for the following covered reasons:

- ✓ Sickness, accidental injury or death of the insured, traveling companion, or family member which results in medically imposed restrictions as certified by a physician
- ✓ Weather which causes complete cessation of services of the Common Carrier for at least 24 consecutive hours and prevents the insured from reaching their destination
- ✓ Strike that causes complete cessation of services for at least 24 consecutive hours
- ✓ An accident or situation in a country which is part of the trip which leads the United States government to issue a general recommendation that an insured should not travel within that country for a period that would include the trip (Level 4 State Dept. Warnings)

Frequently Asked Questions

The following commonly asked questions and answers are meant to provide general guidance about coverage and claims procedures. This is not intended as a guarantee of coverage; please see the full policy for further details.

► WHAT TYPE OF POLICY IS THIS?

Coverage provided by iNext through Nationwide Mutual Insurance Company is secondary to any other that may be in effect. In other words, if an individual is covered by another insurance policy - whether personal, parental, or through his/her school - that policy is the individual's primary policy and will provide reimbursement first, before Nationwide.

We recommend that individuals covered by a personal/parental/school insurance plan should continue the coverage while abroad. Therefore, it is likely that many individuals will also be covered by a primary policy through another insurance company. These individuals should contact their primary insurance company first, and then file a claim with Co-ordinated Benefits Plans for any amount not covered by the primary insurer.

► WHAT ARE THE POLICY EXCLUSIONS?

The policy does not include coverage for:

- ✓ routine physical
- ✓ dental examinations
- ✓ preventative medicine
- ✓ other exclusions as defined in the policy

► ARE THERE CHANGES FROM PREVIOUS VERSIONS OF THIS POLICY?

Yes. Effective with 9/1/16 the following changes to this plan are in effect:

- ✓ The scope of the **Accident/Sickness** coverage has been broadened through the elimination of several exclusions, including that of Pre-Existing Conditions, Self-Inflicted Injuries and Injuries Sustained Under the Influence of Drugs/Alcohol. See the plan document for specifics.
- ✓ **Baggage/Personal Effects:** The base coverage for loss or theft of baggage and personal effects is \$250 per article up to \$2,500. Previously excluded Smartphones and Tablets will now be covered at the same criteria as laptops. Specifically, they fall into the same higher-end category as Jewelry, Watches, Camera Equipment, etc. Such items are covered at \$500 per article, however with a **total aggregate** for this category at \$500. See policy for exclusions

► WHAT ARE THE COVERAGE DATES?

Individuals are covered for a Single Trip with a maximum coverage of 180 days from the start date of coverage – regardless of the length of the program - but only outside the United States (and/or home country).

► DOES COVERAGE EXTEND TO COUNTRIES OTHER THAN THE PROGRAM COUNTRY?

Yes. Insurance coverage is valid in any country outside the 50 United States and District of Columbia. The insurance is available to all individuals who are residents of the United States and over 13 years of age.

► IS PRE-APPROVAL REQUIRED BEFORE RECEIVING MEDICAL TREATMENT?

No. Individuals do not have to contact Generali Global Assistance before receiving any medical treatment aside from hospitalization or surgery. Treatment by any doctor or medical facility that is licensed to practice medicine should be covered if primary insurance does not cover. The individual should simply go to a doctor then submit a claim for reimbursement.

► IS APPROVAL REQUIRED FOR SCHEDULED SURGERY OR HOSPITALIZATION?

It is recommended that individuals call Generali Global Assistance to open a medical case before being admitted to a hospital or prior to a scheduled surgery unless it is an **emergency** and a call is not possible. Generali representatives are available 24/7 and may be able to arrange direct payment with the hospital or coordinate payment guarantees for serious and/or expensive cases. However, there is no assurance that direct payment will be possible. Each claim must be handled on a case by case basis.



Frequently Asked Questions, Continued

► WHAT IS TRANSPORTATION OF DEPENDENTS AND BEDSIDE VISIT?

In the event an insured is hospitalized for 3 days or more following an emergency evacuation, the policy will pay for dependent children traveling with the insured to return to their home, with an attendant if necessary.

In addition, if documented medical opinion states that hospitalization is anticipated to last for 3 days or more the policy will pay for one person of the insured's choosing for a single visit to and from the insured's bedside. It covers round-trip economy airfare and must be arranged through Generali Global Assistance. Ground costs such as hotel, food and local transportation are not covered.

IMPORTANT CONTACT INFORMATION

► HOW DO I FILE A CLAIM?

You can easily file a claim with Co-ordinated Benefits Plans by mail, fax, or email. To obtain a claim form, see below to download the appropriate claim form at: <http://www.inext.com/forms/claims/>

You should have the following information available to file a claim:

- Program Reference Number (listed on the back of the iNext Travel Card or print out) for Comprehensive and plans.
- What coverage type or benefit category the claim is under (e.g. Medical Expense, Baggage Loss, etc.)
- The date the covered treatment or loss occurred
- The amount that was paid (if applicable)

You should complete the claim form for accuracy, sign the form, and return it to Co-ordinated Benefits Plans along with any requested supporting documentation, such as original receipts, diagnosis, proof of travel (e.g., a copy of a flight itinerary), and primary insurance information.

It is important to remember to keep your receipts from doctor's visits, pharmacy prescriptions and diagnosis records. These will be required by Co-ordinated Benefits Plans when you file a claim. All diagnosis forms should be translated into English if possible. One reason claims processing can be prolonged is due to lack of documentation. The better prepared you are, the faster the claims processing can occur.

Completed claims forms must be completed and sent with the original itemized bills to the claim administrator within 90 days. Submit Claims or Inquiries to:

► CONTACT INFORMATION

Co-ordinated Benefits Plans, LLC P.O. Box 26222, Tampa, FL 33623

Email: Team1@cbpinsure.com

Phone: If you have any questions about a claim, please feel free to contact Co-Ordinated Benefit Plans at: 1-866-723-3063 or 727-412-7378

► WHO DO I CALL FOR HELP IN THE EVENT OF AN EMERGENCY?

Generali Global Assistance is available 24/7 to assist. Contact them at:

- +1-240-330-1548 (collect/outside U.S.)
- 1-866-506-5304 (toll free inside the U.S)

Identify yourself at the outset of the call as an iNext insured

