



International Evacuation and Medical Insurance 2018-2019

buildOn purchases evacuation and medical insurance for all Trek participants while on Trek. The insurance plan is provided through University Health Plans sponsored by Cigna. International SOS is a separate company that provides travel assistance and evacuation support to buildOn. International SOS services are covered by buildOn and International SOS works directly with University Health Plans to process payments. Together, through buildOn's contracts with International SOS and University Health Plans, buildOn offers a comprehensive package of short term international accident and sickness insurance, emergency medical evacuation, repatriation and worldwide 24-hour medical assistance for Trek participants.

Brief Overview of Description of Coverage (Benefits are in U.S. Dollar Amounts)

Coverage	Maximum Benefit (per person per occurrence)
Accident and Sickness Medical Maximum	\$500,000
Deductible	\$0
Pre-Existing Conditions	Covered
Physician Office Visits	\$500,000
Mental Health (Inpatient and Outpatient)	\$500,000
Inpatient Hospital Benefits	\$500,000
Hospital and Physician Outpatient Services	\$500,000
Outpatient prescription drugs	\$500,000
Dental (Injury to Sound Natural Teeth)	\$750
Accidental Death & Dismemberment	\$10,000 per Primary Insured
Basic Trip Interruption	\$2,000
Baggage Loss	\$250
To insured benefits below must be serviced by International SOS	
Medical Evacuation and Medically Necessary Repatriation	\$500,000
Repatriation of Mortal Remains	\$100,000
Visit by Family Member or Friend	\$20,000, to include meals & accommodations at \$500 per day
Return of Dependent Children	\$5,000
Visit by Family Member or Friend due to Felonious Assault	\$5,000, to include meals & accommodations at \$500 per day, up to a max of 5 days
Necessary Repatriation due to Felonious Assault	\$500,000
Political Evacuation	\$100,000
Natural Disaster Evacuation	\$100,000

Who is eligible for coverage?

All buildOn Staff & Volunteers are eligible for coverage while traveling on a buildOn Trek and participating in buildOn sanctioned activities. **Volunteers who choose to arrive prior to the scheduled Trek date and time, or continue traveling after the scheduled Trek date and time, are no longer covered.** buildOn recommends individuals planning to travel before or after Trek purchase a personal International Medical Insurance and Evacuation Plan.

What types of medical expenses are covered?

The insurance program is designed to cover sickness and accident expenses incurred while someone is traveling outside of their country of permanent residence. The plan will pay for expenses such as doctor and hospital treatment, emergency dental care, medical evacuation to a high standard of care, repatriation home after treatment and stabilization as well as repatriation of remains. **There is no coverage once the volunteer returns to their country of permanent residency. There is no coverage for treatment in the US, for US or foreign citizens.**

How does this insurance work if I already have insurance in my home country?

The insurance program acts as a primary insurance when outside your country of residence. buildOn works directly with ISOS and all arrangements made through the coordination and approval of ISOS are covered. There is no deductible.

Are there any exclusions?

1. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
2. Participation in any military maneuver or training exercise;
3. Piloting or learning to pilot or acting as a member of the crew of any aircraft;
4. Participation as a professional in athletics;
5. Commission or the attempt to commit a felony;
6. Participating in skydiving; hang-gliding; parachuting; mountaineering; any race; bungee cord jumping; speed contest (speed contest shall not include any of the regatta races); spelunking or caving; heli-skiing; extreme skiing.
7. Dental treatment except as a result of an injury to sound natural teeth within twelve (12) months of the Accidental Injury limited to up to \$750;
8. Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
9. Pregnancy and childbirth (except for complications of pregnancy) except if hospitalized;
10. Curtailment or delayed return for other than covered reasons;
11. Traveling for the purpose of securing medical treatment;
12. Services not shown as covered;
13. Care or treatment that is not medically necessary;
14. Care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation;
15. Injury or Sickness when traveling against the advice of a Physician;
16. Cosmetic surgery except for: reconstructive surgery incidental to or following surgery for

trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child;

17. Any expenses incurred in the Home Country.

18. Requests for care, treatment, or evacuation not deemed necessary by International SOS.

For more information, or complete terms, regarding buildOn's International Medical & Evacuation Insurance Policy, please reach out to your Trek Manager.