

**The Intern Group Policy
Number 23INT06869**

Benefits Table	
Benefit Type	Limit – USD
Emergency Medical Assistance	Unlimited
Emergency Medical, and Hospital Expenses	5,000,000
Out-Patient Mental Health	\$250. Max per visit up to 5 visits lifetime
Emergency Medical Evacuation Expenses	50,000
Repatriation of Remains or Burial	25,000
Emergency Reunion	5,000
Dental Expenses (Pain Relief)	500
Dental Expenses (Accidental Injury)	3,000
Accidental Death	30,000
Permanent Disability	40,000
Luggage and Personal Effects <small>(Includes Luggage Delay, Loss of Checked Luggage, Lost Documents/Money)</small>	1,000
Personal Liability	1,000,000
Emergency Bail Bond	1,500
Travel Delay	350
Trip Interruption	1 Economy fare ticket
Search and Rescue	25,000
Emergency Reunion	5,000
Catastrophe covers	1,000
Legal Advice	25,000
Security Evacuation Expenses	25,000
Optional Upgrades if additional premium paid:	
Political & Natural Disaster Evac/Kidnap Consultancy Fees	100,000
Pre-Trip Cancellation	3,000

Frequently Asked Questions

Who is Dale Underwriting Partners?

Dale Underwriting Partners is one of the leading insurers in the marketplace. Specialize in chosen markets such as student, youth exchange, and travel.

What is the Health Insurance Plan all about?

Dale Underwriting Partners plan helps keep health care cost-effective. It also gives you the freedom to choose any doctor or other health care provider when you need it – and still receive benefits under the Plan.

What do I do if I'm sick or injured?

Ask for a referral to a physician or medical facility. If outside of the USA or Canada, contact World Travel Assist or if in the USA or Canada contact Global Excel Management for assistance locating a provider. If your medical condition is an emergency, visit the nearest appropriate medical facility.

Do I have to go to a certain doctor?

You may contact World Travel Assist or Global Excel Management with any questions about locating a doctor or provider although you are free to visit licensed medical provider for a covered injury or illness.

What do I do if I require treatment and I haven't received my ID card?

Even though you may not have your ID card, you can still seek treatment. Request that the provider contact the appropriate Customer Service number listed on this website and in this brochure for verification of coverage.

Is pre-certification required for medical procedures?

Pre-certification is not required for general office visits to a medical doctor. Simply visit a doctor, pay the required fee, and submit a claim for reimbursement. **Pre-certification is required for the following:**

- Inpatient care
- Any surgery or surgical procedure
- Care in an extended care facility
- Home nursing care
- CAT scans and MRI

Is pre-certification required for Medical Evacuations and Repatriations, Repatriation of Remains and Burial, Emergency Reunions and Trip Interruption?

Yes. All of these services **require** pre-authorization. If you do not comply with this pre-authorization requirement, the policy will be unable to pay for your treatment or expenses that you incur.

To comply with the pre- authorization requirements, you or a third party must:

1. Contact the Emergency Assistance Company at the telephone number contained in Your Certificate as soon as possible before the expense is to be incurred; and
2. Comply with the reasonable instructions of the Emergency Assistance Company and submit any

- information or documents they may reasonably require; and
3. Take reasonable steps to notify your treating Physicians, Hospitals and other providers that this Policy contains pre-authorization requirements and ask them to fully cooperate with Our Emergency Assistance Company.

If in an emergency it is not reasonably possible for You to obtain pre-authorization from Our Emergency Assistance Company for Inpatient Hospital treatments or care, Surgery or Surgical Procedure or Emergency Medical Evacuations and Repatriations, You or a third party must notify them as soon as reasonably practicable of admission as an In-patient in which case all Your charges will be paid by Us subject to the terms and conditions, benefit limits, restrictions and exclusions contained in the Policy.

Is direct payment to a medical provider possible?

The typical procedure when visiting a doctor for an office visit is to simply visit the doctor, pay the required fee, and then submit a claim for reimbursement. If you would like to request a direct payment option, you may contact World Travel Assist (or Global Excel Management if in the USA or Canada) to see if this can be arranged. Please understand that this cannot be arranged for all office visits. For pre-scheduled surgeries and procedures, direct payment will often be arranged during the pre-certification process. Direct payment can also be arranged for inpatient hospitalization.

What information do I need to provide when filing a claim?

You must mail the following items to your Claim Administrator:

1. Completed Claim Form including insured's name, address, identification number and name of your affiliated organization
2. All itemized medical and hospital bills including procedure and/or diagnosis codes
3. Copies of receipts if the bill has been paid and you are to be reimbursed.

Be sure to keep a copy of all documents for your records.

How can I check the status of a claim?

Pending or processed claim information can be obtained by calling World Travel Assist (or Global Excel Management in the USA or Canada) customer service at one of the telephone numbers listed below.

What is the Political & Natural Disaster Upgrade all about?

You may purchase additional coverage for Political & Natural Disaster Evacuation which will provide \$100,000 of coverage in the event that you need to be evacuated due to a threatening natural disaster or political emergency situation due to governmental or social upheaval. This coverage also includes Kidnap and Ransom consulting to assist with securing your release in the event of a kidnap/ransom scenario.

What is the Pre-Trip Cancellation Upgrade?

You may purchase additional coverage for Pre-Trip Cancellation which will provide up to \$3,000 of coverage for loss to you of deposits, charges, or advance payments for travel or accommodation which have not been used, but which become payable if you are forced to cancel your arrangements as the

direct result of your Accidental Injury or Illness. This additional benefit can only be purchased at least 120 days prior to the Effective Date of your insurance policy.

Does my Plan Meet US Department of State J-1 Visa Requirements for programs in the United States?

Yes, this plan meets all requirements for health insurance for the J-1 visa as specified by the US Department of State. Your confirmation of Insurance Letter and Insurance ID Card will specifically address this and can be used to provide proof of adequate coverage.

Contact Information

For participants **not located in the USA or Canada**, please contact WORLD TRAVEL ASSIST at one of the following numbers for both emergency and non-emergency services:

CLAIMS PROCEDURES

1. Who to contact in the event of Emergency Medical Claims OUTSIDE THE USA/CANADA:

All Medical claims should be notified to Our Emergency Assistance Company:

Emergency Assistance and Claims Management in South America provided by World Travel Assist

The Insured may contact the Call Centre of World Travel Assist in strict accordance with the terms and conditions set forth within the Dale Underwriting Partners wording

To obtain assistance, please call the following numbers:

USA 1.877.822.7386

Germany: 0.800.1859976 -

Argentina: 0.800.666.2984 -

Brazil: 0.800.891.4530 -

Canada: 1.877.889.0149 -

Costa Rica: 0.800.013.1097 -

China (South): 10.800.1301130 -

China (North): 10.800.7131166 -

Colombia 57 1 5938795

Spain (Madrid): 911.815905 -

Spain (other cities): 900.804116 -

France: 0800.905030 -

Italy: 800.839070 -

México: 001.866.2611935 -

Dominican Republic: 1.888.7518475 -

England: 0808.2341766 -

Venezuela: 0.800.1009032.

for the rest of the world: 1 954 472 1895, collect call.

Assistance can also be requested to our Call Centre by sending an email to

assistance@wtabyhas.com with details of the emergency and telephone numbers where the insured can be reached.

2. Who to contact in the event of Emergency Medical Claims in the USA / CANADA:

Emergency Assistance and Claims Management provided by Global Excel Management

Toll Free Number (for use in the USA): 1-833-386-9240

Local Number (for calls Outside the USA): +1-305-428-2838

Email inquiries: Service@globalexcel.com

Address for claims: Global Excel Management Inc.

P.O. BOX 10, Beebe Plain, Vermont 05823, USA

Who to contact in the event of Emergency Security Assistance:

To obtain assistance, please call the following number:-

Crises Management Centre,

Northcott Global Solutions Ltd

22 Bevis Marks, London

EC3A 7JB

United Kingdom

Telephone: +44 (0) 207 183 8910

This plan is underwritten by:



Dale Underwriting Partners