



alliance abroad group®

2016 Travel Insurance Plan / Policy # TCS-10735-01

Benefit	Coverage
Overall Maximum	\$ 250,000 per injury / illness
Deductible	\$ 100 per injury / illness
Emergency Room Deductible	\$ 250 (waived if admitted)
Hospitalization	100%
Outpatient Treatment by a Doctor/Specialist	100%
Ambulance Transportation	100%
Emergency Medical Treatment Leisure Sports only; No winter sports included	100%
Repatriation of Mortal Remains	\$ 25,000
Medical Evacuation	\$ 50,000
Accidental Death and Dismemberment	\$ 5,000
Bedside Visitation	\$ 1,500
Worldwide Assistance Service	Included

***Co-Insurance Payment** is required for some of the medical expenses including prescribed medicines, charges for LAB's, MRI's, CT Scans and X-rays. In those instances, the insurance company will pay 75% of the expenses and the insured (program participant) is responsible for the remaining 25% of the expenses.

For complete benefit information, please see the Master Policy, available in your profile on the Enrollment system.

Participants Portal

You can find all the useful insurance information on our student portal. By visiting the student portal you will be informed for your Insurance Policy, medical providers' search tool, your claim status etc. Once, you have been insured with us you will receive a "Welcome" email with information for your personal access in our portal:

aag.e-portal.bulstradlife.bg/participants

Identification Card

It is very important that you carry your insurance ID Card with you at all times. In case of event this will help the medical provider to get essential information for your insurance.

Insurance Plan Instructions

GBG Assist requires notification as soon as possible for all situations requiring emergency medical treatment in excess of USD \$1,500. For services that may result in evacuation, repatriation or curtailment GBG Assist MUST be notified; Unless ordered during a lifesaving event prior approval is required for all CAT Scans, MRI and Surgical Procedures.

Failure to notify GBG Assist as outlined above may result in denial of the claim or co payments up to 50%.

NOTE: In the event of a life-threatening emergency, seek treatment and notify GBG Assist as soon as possible.

Provider Directory

GBG has a vast network of direct-bill providers worldwide. The network of direct-bill providers makes it simple for you to access services without the need to pay upfront and then submit a claim for the treatment.

GBG Assist: 24/7 Customer Service

US/Canada Toll Free: +1-866-914-5333
worldwide collect: +1-905-669-4920

You may also easily locate the names of networked medical providers in your area. This way in an Emergency you will know where to go. Please note when contacting a facility for care the provider may have to contact GBG Assist for direct billing arrangements.

If inside the US, please visit:

<http://gbg.canmednet.com/ProviderSearch.aspx>

If outside the US, please visit:

<https://www.gbg.com/Members/ProviderDirectory.aspx>



Claims

In the event that a provider does not directly bill GBG, download your Claim Form on the Student Portal. **Claims must be submitted within 10 days from the date of incident or illness.**

Complete and submit with supporting documents to GBG through one of the following methods:

Email: claims@gbg.com

Mail: GBG Claims Department
27422 Portola Parkway, Suite 110
Foothill Ranch, CA 92610 USA

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 or maintenance needs. If you have a non-emergency situation we recommend the use of a local doctor or walk-in clinic. Please read your policy for an understanding of the terms and conditions

General Exclusions

A full list of exclusions, including benefit-specific exclusions, is available in the Master Policy on the Participants Portal. A summary of general exclusions is as follows:

1. Pre-Existing Conditions. Medical Expenses for a Pre-existing, Chronic, or Recurrent Medical Conditions that were being treated immediately prior to or whose onset was diagnosed or predicted or could have been avoided prior to travel and any claim arising in the course of travel undertaken against medical advice or where medical advice has been disregarded and inclusive of: Any illness, resulting in hospitalization within the previous 2 years prior to the Insured Person beginning travel, has been under a doctor's care for a condition that may result in deterioration of the Insured Person or a diagnosis being changed as a result of testing for a known situation, any changes in prescription drugs, therapies or diet that are a result of a previously known condition that can effect unexpectedly degrade or alter the Insured Person, or a person with a terminal condition who either with or without medical approval chooses to travel and becomes ill as a direct consequence of that illness or the onset of a complication due to that illness.
2. Any form of treatment or surgery which in the opinion of the Doctor(s) in attendance and GBG Assist can be delayed until your return to your home country.
3. Treatment for an unknown medical condition that does not result in a diagnosis. A review of such claims will be at the discretion of the insurer whose decisions are final.
4. Preventative treatments of any kind included but not limited to examinations, reviews, and consultancies.
5. Treatment of any kind of infectious disease.
6. Treatment of Acne/Pimples unless it is related to an allergic reaction.
7. Treatment for Sexually Transmitted Diseases including AIDS and HIV infections.
8. Treatment for sterility of any kind including initial diagnosis and fertility complications.
9. All costs for medical examinations, or diagnostic examinations that are part of routine physical examination or health checks, including vaccination, expenses for glasses, contact lenses, hearing-aids, prosthesis, artificial limbs, etc.
10. In respect of Accidental Damage to Natural Teeth, no benefit is payable for injury caused by eating or drinking (even if it contains a foreign body), normal wear and tear, tooth brushing or any other oral hygiene procedure or any means other than extra-oral impact, any form of restorative or remedial work, the use of precious metals, orthodontic treatment of any kind or dental treatment performed in a hospital unless dental surgery is the only treatment available to alleviate pain.
11. Suicide or attempted suicide, intentional self-injury, the effect of intoxicating liquors or drugs.
12. Treatment as a result of sunburns or artificial tanning devices in which the insured person did not take prudent measures to protect the skin from damage.
13. Evacuation costs where the Insured Person is not being admitted to a Hospital for Treatment or where costs have not been approved by Company prior to travel commencing.
14. Any expenses incurred after you have returned to your home country.
15. Engaging in professional, intercollegiate or competitive sporting event, participation in semi or professional sports of any kind.
16. Use of any type of firearms (any device that discharges a projectile of any type).
17. Any activity relating to flying either as a Pilot in Command, student pilot, sport flying or the business or trade of flying except while travelling as a passenger in a fully-licensed passenger carrying aircraft.
18. Any injuries relating to winter sports.
19. Hazardous Sports: These sports are not included but are not limited to Bungee jumping; base jumping; trekking above 3,500 meters; mountaineering or rock-climbing with the use of ropes, mountain biking, rappelling; scuba diving in excess of 15 Meters (80 feet) and flying within 24 hours of diving activity, whitewater rafting/canoeing (level 3+); or any sport that requires a higher degree of knowledge or training and has an increased risk of injury. Determination and coverage for a sport not listed in this category is at the insurer's discretion and whose decisions are final.
20. Extreme Sports: Participation in any type of motorsport, motorsport race or motorsport contest, base jumping, paragliding, parachuting and mountaineering that requires specialized climbing equipment or to altitudes above 3500M or 11,500 feet, diving to depths in excess of 15M (80ft) and flying within 24 hours of diving activity. Any sport(s) requiring an increased skill set and a higher level of training to safely participate in an activity that if not properly executed could result in substantial injury or death. Determination and assignment of sports into this category are evaluated at the insurer's discretion and whose decisions are final.
21. Medical Expenses in excess of a limit stated in the Benefits Schedule.
22. The amount of the Policy Excess, Deductible or Co-Payment, as stated on the Certificate of Insurance.
23. Any cost resulting in an illness, Injury or death from the misuse of drugs or being under the influence or effect of alcohol (other than a legally prescribed medication by a licensed medical professional) regardless of blood and toxicity levels.
24. Needless self-exposure to peril except in an attempt to save human life.
25. Intentional or fraudulent acts on the Insured Person part or their consequences.
26. Trips specifically made for the purpose of obtaining medical treatment.
27. Cosmetic surgery or remedial surgery, removal of fat or other surplus body tissue and any consequences of such treatment, whether or not for psychological purposes, unless required as a direct result of an accident which occurs during the Period of Insurance.
28. Treatment for alcoholism, narcotics, drug and substance abuse/dependency or any addictive condition of any kind and any injury or illness arising from the Insured Person being under the influence of alcohol, drugs or any other intoxicating substance.
29. Pregnancy, childbirth whether normal or complicated, including the transfer of a pregnant woman to hospital to give routine childbirth or air travel when the Insured Person is more than 20 weeks pregnant and was NOT a result of an accident or onset of complications relating from an accident.
32. Any expenses relating to search and rescue operations to find an Insured Person in mountains, at sea, in the desert, in the jungle and similar remote locations including air/sea rescue charges for evacuation to shore from a vessel or from the sea.
33. Charges or fees incurred for the completion and or translation of Medical Claim Forms.
33. Accidents and Injuries as a result of Motorcycles, Mopeds, Scooters, ATV's any two or three wheeled motorized vehicle and or sport watercraft such as wave runners, jet skis or other powered devices whether the vehicle is in motion or not.
34. Any expenses including medical for accidents related to the use of a motor vehicle caused by the insured person unless they are carrying a legally issued driver's license and insurance from the country in which they are participating as a student.
35. War Insurrection and Terrorism.



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