

# Study Abroad and Short Term International Program

As of 8/15/14

<b>PLAN DESIGN</b>	
Eligibility	All registered students, chaperones, and faculty of the State of Utah taking part in short-term sponsored/sanctioned trips outside of their country of residence.
Covered Activity	The plan covers accidents occurring while coverage is in force, and sickness contracted and commencing which requires medical treatment while the benefits are in force. Coverage is effective twenty-four (24) hours per day, commencing when the Insured Person leaves their country of permanent residence, and shall continue until such time as they return to their country of permanent residence, or the term of insurance expires.
Accidental Death and Dismemberment	\$25,000 Death Benefit. Dismemberment benefit is scaled up to \$25,000.
Accident Medical Expense (Excess of Personal Insurance)	\$500,000 Maximum Amount; Deductible - \$100; Maximum Period - 52 weeks
Contracted Sickness Benefit (Excess of Personal Insurance)	\$500,000 Maximum Amount; Deductible - \$100; Maximum Period - 52 weeks
Emergency Medical Evacuation	\$250,000
Security Evacuation	\$100,000
Repatriation of Remains	\$100,000
AD&D Aggregate Limit	\$250,000
Paralysis	Benefit is scaled up to \$25,000
<b>ASSISTANCE SERVICES</b>	
Concierge Services - Included	<p><b>PRE-DEPARTURE ASSISTANCE</b> - Advice on required and recommended immunizations; Health information and precautions for medically remote or underserved areas; Information for handicapped or disabled travelers; Help in arranging special medical services; Information on political/environmental warnings; Advice on ATM locations and exchange rates.</p> <p><b>TRAVEL ASSISTANCE</b> -Worldwide, 24-hour telephone contacts for advice on handling losses and delays; Emergency travel agency services; Translation Services; Help with lost passports, tickets and documents; Emergency message service; Advice on filing insurance claims.</p> <p><b>MEDICAL ASSISTANCE SERVICE</b> - Worldwide, 24-hour medical care location service; Medical case monitoring; Arranging communication between patient, family, physicians, employer, consulate, etc; Medical transportation arrangements; Emergency prescription services; Hospital admission and discharge guarantees; Emergency message services; Emergency family travel arrangements; Medical evacuation expenses.</p> <p><b>LEGAL ASSISTANCE</b> - Arranging contact with a local English-speaking attorney; Worldwide, 24-hour contact for legal emergencies; Legal referral, to help locate a consular official or attorney.</p>
<b>RATING</b>	
Payment Options	\$2.07 per person per day with a <u>minimum</u> policy premium of \$1,500
<b>ADMINISTRATION</b>	
Contact Information	Jane Wilson, 801-715-7112, <a href="mailto:jwilson@moreton.com">jwilson@moreton.com</a>
Payment Options	Per trip declaration required. Premium must be paid prior to departure. No credit cards
<b>NOTES</b>	
	Higher Limits Are Available.
	Reduction Schedule applies to persons 70 and older. Refer to policy.
	This is a brief description of coverages and benefits only. Exclusions apply. Refer to policy forms.

**NOTE:** Security Evacuation limited to specific Occurrences. Coverage for natural disasters requires separate advance underwriting.