



2018 Travel Insurance Plan Policy: TCS-9920-03

This brochure is a summary of coverage for Aspire Participants under the TCS-9920-03 policy.
Please see the Master Policy for a full list of benefits, terms and conditions, exclusions, and more.
The Master Policy is available on the Student Portal, at www.gbg.com/studentportal.

Benefit	Coverage
Overall Maximum	\$100,000 per injury / illness
Limit Per Certificate	\$500,000
Deductible	\$50 per injury / illness
Emergency Room Deductible	\$350 for illness & not admitted (deductible does not apply to injuries)
Hospitalization	100%
Outpatient Treatment by a Doctor/Specialist	100%
Ambulance Transportation	100%
Prescriptions	100%
Emergency Medical Treatment (Leisure Sports)	100%
Dental Treatment	Accidents - 100% \$200 – Acute onset
Repatriation of Mortal Remains	\$25,000
Medical Evacuation	\$50,000
Accidental Death and Dismemberment	\$10,000
Physical Therapy	\$50 per visit / \$1,000 Maximum
Worldwide Assistance Service	Included

For complete benefit information, please see the Master Policy, available on the Student Portal.

Student Portal

The Student Portal provides the Master Policy, Coverage Summary, Provider Directory and more, all in one location:

www.gbg.com/studentportal

ID Card

It is important that you carry your insurance ID card with you at all times. In case of event this will help the medical provider easily identify which your Insurer is.

GBG Assist: 24/7 Customer Service

USA / Canada Toll-free: +1.888.258.8597
Worldwide Collect: +1.905.532.2964
Email: gbgassist@gbg.com

GBG Assist requires notification as soon as possible and/or pre-approval for medical procedures in excess of USD \$1,500, MRI, CT scan, evacuation or repatriation services, and surgery. Without immediate notification / pre-approval, costs may not be covered.

NOTE: In the event of a life-threatening emergency, seek treatment and notify GBG Assist as soon as possible. For immediate, non-life threatening situations, please use the Directory to locate a provider near you or utilize an Urgent Care facility.

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.

To find the closest provider to you, GBG has provided a complete Provider Directory at the Student Portal (www.gbg.com/studentportal).

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:

<https://providerlocator.firsthealth.com/LocateProvider/SelectNetworkType>

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 60 days from the date of incident or illness.**

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

Email: eclaims@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 Student Portal. A summary of general exclusions is as follows:

1. Pre-Existing Conditions. Medical Expenses for a Pre-existing, Chronic, or Recurrent Medical Condition that was 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 acne/pimples unless related to allergic reaction.
6. Treatment for Sexually Transmitted Diseases including AIDS and HIV infections.
7. Treatment for sterility of any kind including initial diagnosis and fertility complications.
8. 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.
9. 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.
10. Suicide or attempted suicide, intentional self-injury, the effect of intoxicating liquors or drugs.
11. 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.
12. 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.
13. Any costs arising after the expiry of the current effective Policy Period unless this Policy has been renewed for a subsequent 12 months or the Insured Person was being treated during the policy period as a result of an accident.
14. Expenses incurred after you return to your home country.
15. Engaging in professional, semi-professional or intercollegiate competitive 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. War Insurrection and Terrorism.
19. All costs related to experimental or research service.
20. Pregnancy, childbirth whether normal or complicated.
21. Accidents and Injuries as a result of snowboarding.
22. Skiing performed by professional skiers or skiing for hire/compensation, including student volunteer services. Recreational skiing is covered on marked groomed trails only – no cover for injuries associated with jumps, stunts, aerial, half-pipes, moguls, racing or operating outside of designated boundaries.
23. Hazardous Sports: These sport are not included but are not limited to bungee jumping; base jumping; mountaineering, rock-climbing or trekking above 3,500 meters / 11,500 feet, or with the use of ropes or specialized climbing equipment, mountain biking, rappelling, scuba diving in excess of 15 meters / 50 feet, 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.
24. Extreme Sports: These sports are not covered and are not limited to: Participation in any type of motorsport, motorsport race or motorsport contest, paragliding, parachuting and 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.
25. 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.
26. Needless self-exposure to peril except in an attempt to save human life.
27. Intentional or fraudulent acts on the Insured Person's part or their consequences.
28. Trips specifically made for the purpose of obtaining medical treatment.
29. Travel to Cuba, North Korea, or areas of military conflict.
30. 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.
31. 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.
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. Rehabilitation, kinesiotherapy, spas, hydrotherapeutic treatment or other such resorts and facilities.
34. 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.
35. 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 for the country in which they are an exchange program participant.
36. Medical help or treatment administered by homeopathic doctors or by relatives or spouse of the insured person.
37. Costs for medical repatriation or repatriation of mortal remains, when it is not performed by the Assistance Company, and costs incurred after repatriation.
38. Costs for personal comfort during treatment such as: TV, radio, hairdresser or barber's services.
39. Any part of the costs that exceed commonly necessary and inherent standard expenses that are covered in accordance with the policy.
40. Costs related to treatment of mental health or mental disorders.
41. Self-treatment or disobedience of a doctor's advice.