

International Health Insurance Coverage Requirements for Old Dominion University Study Abroad Programs

2009

COVERED ACTIVITIES:

24 Hour Coverage: for students pursuing educational activities outside of their Home Country, Faculty and Staff Members working outside of the United States

ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS

Principal Sum: \$25,000
Time Period for Loss: 365 days from the date of a Covered Accident

MEDICAL EXPENSE BENEFITS

Total Maximum for all
Medical Expense Benefits: \$100,000
Co-insurance Rate: 100% of the Usual and Customary Charges
Maximum Benefit Period: 365 days after the date of the Covered Accident or Sickness

Covered Services:

Hospital Room and Board:
Maximum Benefit: the average semi-private room rate

Physiotherapy:
Maximum Number of Visits: 20 Visits

Chiropractic Care:
Co-insurance Percentage: 80% of the Usual and Customary Charges
Maximum per Visit: \$35
Maximum Number of Visits: 10 per Injury or Sickness

Prescription Drugs:
Inpatient:
Co-insurance Percentage: 100% of the Usual and Customary Charges

Outpatient:
Co-insurance Percentage: 50% of the Usual and Customary Charges

Dental Treatment (Injury Only):
Maximum Benefit: \$500
Maximum Benefit per Tooth: \$100
Maximum Benefit for Emergency
Alleviation of Pain: \$500

Therapeutic Termination of Pregnancy: Maximum Benefit:	\$500
Newborn Nursery Care Services: Maximum Benefit:	\$500
Mental and Nervous: Inpatient:	
Co-insurance Percentage:	100% of the Usual and Customary Charges
Maximum Lifetime Benefit:	\$5,000
Outpatient:	
Co-insurance Percentage:	100% of the Usual and Customary Charges
Maximum Benefit:	\$500
Pre-existing Conditions: Benefit Maximum:	\$500
Emergency Medical Evacuation Benefit Benefit Maximum:	100% of Covered Expenses
Repatriation of Remains Benefit Benefit Maximum:	100% of Covered Expenses
Emergency Reunion Benefit Benefit Maximum:	\$12,500 per occurrence
Benefit Maximum per Day:	\$300
Maximum Number of Days:	10 Days
Trip Interruption Benefit Benefit Maximum:	\$2,500
Trip Cancellation Benefit Benefit Maximum:	\$2,500
Trip Cancellation Benefit – Terrorism Benefit Maximum:	\$2,500
Lost Baggage Benefit Benefit Maximum:	\$500
Home Country Benefit Benefit Maximum:	\$10,000
Deductible:	\$100
Maximum Number of Days:	30 Days
Security Evacuation Expense Benefit Benefit Maximum:	\$100,000
Aggregate Limit per Occurrence:	\$500,000