

Core™ Travel Insurance Program for

Cross Cultural Solutions

Frequently Asked Questions and Answers

Core™ Travel Administrator

For info re: coverage and upgrades:
www.coreravelinsurance.com
administrator@coretravelinsurance.com

Medical Assistance Provider

For 24-hour emergency medical assistance
call Europ Assistance:
Tel: 866-690-5111 inside the USA
Tel: 202-659-7776 collect outside the USA

What is the purpose and limitation of this document?

This document addresses frequently asked questions about the Cross Cultural Solutions travel medical and evacuation insurance program in which you are automatically enrolled. It allows you to quickly locate the information you need to know about the program and its benefits. Please note that we address coverage issues in a broad way, and this summary does not contain all of the policy details that govern the insurance. That information is available from administrator@coretravelinsurance.com upon request. In the event of a coverage dispute or discrepancy the wording of the policy on file will apply. These benefits are subject to change without notice.

Who is the insurance company?

The Insurance Company is Axis Global Accident and Health. The policy number is # **SRPO-50940-1114**.

You will find an ID card customized for your Core™ Travel insurance coverage with Cross Cultural Solutions on the www.coretravelinsurance.com website. Click on the button that says “Go to your Profile”. There you will find an button that says “Print Insurance Card”.

The front of the card will list your name, policy number and organization. The reverse will show contact information for emergency assistance and claims. The emergency assistance provider can inform a medical facility about your coverage and limits. The card is wallet-sized so that you can carry it with you during your trip.

What benefits does this plan offer and what are its limits?

“The Core™ Plan” is automatically provided to Cross Cultural Solutions participants while they are on a Cross Cultural Solutions program anywhere in the world, outside of the United States. It covers your travel medical risks, including Medical Expenses and Emergency Medical Evacuation, while you are traveling. Travel medical insurance is not the same as the health insurance available to you at home and does not cover routine or wellness visits, or expenses that can safely wait until you get home. Expenses that arise from situations that are not clearly due to a covered travel medical risk may be payable by the participant. You can then submit the claim to the insurance company with a request for reimbursement.

This policy doesn't provide any kind of liability insurance. Baggage insurance is not included in “The Core™ Plan” but can be purchased as an upgrade.

The benefits and limits of “The Core™ Plan” are:

Medical Expense	\$50,000
Emergency Medical Evacuation	100% of covered expenses
Tail Medical	\$10,000
Emergency Dental	\$1,000 for injury \$250 for alleviation of pain
Accidental Death	\$10,000
Permanent Total Disability	\$10,000
Return of Mortal Remains	100% of covered expenses
Trip Cancellation	\$1,000
Emergency Reunion/Trip Interruption	\$ 3,000

When does the coverage begin and end?

You are automatically covered for the scheduled period of the Cross-Cultural Solutions program. Coverage begins on the day that your Cross-Cultural Solutions program is scheduled to start, and stays in effect until the end of the day on which your program is scheduled to finish. The insurance does not cover international travel time to and from your home country, or the ordinary travel to and from the airports or other points of disembarkation. However, if you return from your program by Emergency Medical Evacuation, coverage applies for transportation directly to the designated medical facility or to your home.

Where does the insurance cover me?

Coverage is valid in the country of your Cross-Cultural Solutions program. Overseas travel to and from the Cross-Cultural Solutions program site is not covered, but you can buy extension coverage for these periods at www.coretravelinsurance.com. Extension coverage applies anywhere in the world except for travel within the US or within your Home Country. The place where extension coverage can begin is at the airport or international disembarkation site for your international journey. Extension coverage ends once you have arrived at the airport or international disembarkation site in your home country.