

Wheaton College Study Abroad Participants *Policy number CISI 0107*

Instructions

- Complete and sign the medical claim form, indicating whether the doctor/Hospital has been paid.
- Attach original itemized bills for all amounts being claimed. No reimbursement will be considered for medical expenses not accompanied by original bills. When reimbursement of an expense is approved, it will be made to the provider of the service unless the bill is noted as having been paid by you. Payment will be in U.S. dollars unless otherwise requested.
- If payment is to be made to the provider of the service, the provider's name, address, telephone number and taxpayer identification number (if the provider is in the U.S.) must be included on the bill. If payment is to you, it will be mailed to your U.S. address unless otherwise requested.
- Submit form and attachments to Cultural Insurance Services International, River Plaza, 9 West Broad Street, Stamford, CT 06902-3788. For claim submission questions, call (203) 399-5134 or e-mail jtorres@culturalinsurance.com.**

Name _____ Date of birth _____

U.S. address _____

Home address _____ Country _____

E-mail address _____

Phone (_____) _____ Expected departure date to U.S. _____

Date/place/time/description of injury/Sickness/Accident _____

Have these doctor/Hospital bills been paid by you? yes no

I authorize payment to provider of service for medical services claimed yes no

I hereby authorize any insurance company, Hospital or Physician to release all information which may have a bearing on benefits payable under this plan. I certify the information furnished by me in support of this claim is true and correct.

Signature _____ Date _____

Section II - Team Assist Plan (TAP)

The Team Assist Plan is designed by CISI in conjunction with the Assistance Company to provide travelers with a world-wide, 24-hour emergency telephone assistance service.

Multilingual help and advice may be furnished for the Insured in the event of any emergency during the term of coverage.

The Team Assist Plan supplements the insurance benefits provided by Virginia Surety Company, Inc. The Assistance Company will be WorldNet.

If you require WorldNet assistance, your ID number is 6019WHEAT. In the U.S., call (800) 472-0906, worldwide call collect (954) 659-7934 or e-mail

travelassist@chcsservices.com.

Emergency Medical Transportation Services:

The Team Assist Plan provides services and pays expenses up to a combined maximum of \$50,000 for:

- Emergency Medical Evacuation/Repatriation
- Return of Mortal Remains

All services must be arranged through the Assistance Provider.

Emergency Medical Evacuation/Repatriation

The Company shall pay benefits for Covered Expenses incurred up to the maximum stated in the Schedule of Benefits, if any Injury or covered Illness commencing during the Period of Coverage results in the Medically Necessary Emergency Medical Evacuation or Repatriation of the Insured Person. The decision for an Emergency Medical Evacuation or Repatriation must be ordered by the Assistance Company in consultation with the Insured Person's local attending

Physician. Emergency Medical Evacuation or Repatriation means: a) the Insured Person's medical condition warrants immediate transportation from the place where the Insured Person is located (due to inadequate medical facilities) to the nearest adequate medical facility where medical treatment can be obtained; or b) after being treated at a local medical facility, the Insured Person's medical condition warrants transportation with a qualified medical attendant to his/her Home Country to obtain further medical treatment or to recover; or c) both a) and b) above. Covered Expenses are expenses, up to the maximum stated in the Schedule of Benefits, Emergency Medical Evacuation/Repatriation, for transportation, medical services and medical supplies necessarily incurred in connection with Emergency Medical Evacuation or Repatriation of the Insured Person. All transportation arrangements must be by the most direct and economical route.

Return of Mortal Remains or Cremation

The Company will pay the reasonable Covered Expenses incurred up to the maximum as stated in the Schedule of Benefits, Return of Mortal Remains, to return the Insured Person's remains to his/her then current Home Country, if he or she dies. Covered Expenses include, but are not limited to, expenses for embalming, cremation, a minimally necessary container appropriate for transportation, shipping costs and the necessary government authorizations. All Covered Expenses in connection with a Return of Mortal Remains must be pre-approved and arranged by an Assistance Company representative appointed by the Company.

The TAP offers these services

Medical assistance

Medical Referral Referrals will be provided for physicians, hospitals, clinics or any other medical service provider requested by the Insured. Service is available 24 hours a day, worldwide.

Medical Monitoring In the event the Insured is admitted to a U.S. or foreign hospital, the AP will coordinate communication between the Insured's own physician and the attending medical doctor or doctors. The AP will monitor the Insured's progress and update the family or the insurance company accordingly.

Prescription Drug Replacement/Shipment Assistance will be provided in replacing lost, misplaced, or forgotten medication by locating a supplier of the same medication or by arranging for shipment of the medication as soon as possible.

Emergency Message Transmittal The AP will forward an emergency message to and from a family member, friend or medical provider.

Coverage Verification/Payment Assistance for Medical Expenses The AP will provide verification of the Insured's medical insurance coverage when necessary to gain admittance to foreign hospitals, and if requested, and approved by the Insured's insurance company, or with adequate credit guarantees as determined by the Insured, provide a guarantee of payment to the treating facility.

Travel assistance

Obtaining Emergency Cash The AP will advise how to obtain or to send emergency funds world-wide.

Traveler Check Replacement Assistance The AP will assist in obtaining replacements for lost or stolen traveler checks

from any company, i.e., Visa, Master Card, Cooks, American Express, etc., worldwide.

Lost/Delayed Luggage Tracing The AP will assist the Insured whose baggage is lost, stolen or delayed while traveling on a common carrier. The AP will advise the Insured of the proper reporting procedures and will help travelers maintain contact with the appropriate companies or authorities to help resolve the problem.

Replacement of Lost or Stolen Airline Ticket One telephone call to the provided 800 number will activate the AP's staff in obtaining a replacement ticket.

Technical assistance

Credit Card/Passport/Important Document Replacement The AP will assist in the replacement of any lost or stolen important document such as a credit card, passport, visa, medical record, etc. and have the documents delivered or picked up at the nearest embassy or consulate.

Locating Legal Services The AP will help the Insured contact a local attorney or the appropriate consular officer when an Insured is arrested or detained, is in an automobile accident, or otherwise needs legal help. The AP will maintain communications with the Insured, family, and business associates until legal counsel has been retained by or for the Insured.

Assistance in Posting Bond/Bail The AP will arrange for the bail bondsman to contact the Insured or to visit at the jail if incarcerated.

Worldwide Inoculation Information Information will be provided if requested by an Insured for all required inoculations relative to the area of the world being visited as well as any other pertinent medical information.