

## Embedded Insurance Policy Overview

### International Custom Programs

**Group Name:** WorldStrides

**Chubb/ACE Policy Number:** GLM N18661044 (Class 3)

#### Key Policy Schedule of Benefits

- Medical Expense = \$500,000
  - Includes mental & nervous
  - Includes pre-existing conditions
- Dental (injury or alleviation of pain) = \$100 per tooth (up to \$500 max)
- Emergency Medical Evacuation or Repatriation = 100% of policy limit
- Emergency Family Reunion Benefit = \$12,500
- Quarantine = \$2,000 (medical or governmental)
- Trip Delay = \$5,000 (Up to \$500 x 10 days)
- Trip Interruption Benefit = \$5,000
- Does Not Cover: hazardous activities such as scuba diving, jet/water skiing, bungee jumping, sky diving, etc.

File claims through ACI: <https://info.visit-aci.com/WorldStridesISA/Claims.aspx>

*Coverage is for students outside of their Home Country, and any treatment received in your home country is not covered. This is true even for injuries or illnesses sustained or contracted while abroad. Home country is defined as a country where a covered person has his or her true, fixed and permanent home and principal establishment or the United States.*

#### Emergency Assistance Services

In addition to insurance protection, you have access to Emergency Assistance Services through AXA. Examples of when opening a case with AXA is necessary are hospitalization, activating the Emergency Reunion Benefit, or medical evacuation, including an evacuation due to a mental health crisis. WorldStrides can assist with opening a case in these situations, but you can also contact AXA directly by calling 1-888-647-4294 (toll free) or +1-630-766-7690 (direct dial).

#### To open a case, you will need to supply key information such as:

- Name of caller, phone number, and relationship to Covered Person
- Covered Person's name, age, sex, and Policy Number (listed above)
- A description of the Covered Person's condition
- Name, location, and telephone number of the hospital (if hospitalized)
- Name and telephone numbers for treating doctor; where and when the doctor can be reached
- Depending on the case, the Medical Team will advise on next steps, such as hospital recommendation(s) if needed and how to handle billing and payment.

If you contact AXA directly, once you have an assigned case number, please call **WorldAssist** to notify WorldStrides.

*The insurance industry is highly regulated, and WorldStrides' employees are not insurance experts. Please speak with a representative with detailed questions or concerns. Certain exclusions as defined above are not covered.*

**Contact Information:** For customer service, eligibility verification, plan information, or to file a claim, contact: Administrative Concepts, Inc. (ACI) at 1-888-293-9229 (from inside the U.S.) or 610-293-9229 (from outside the U.S.)

**[worldstrides.com/study-abroad](https://worldstrides.com/study-abroad)**