



<b>SCHEDULE OF BENEFITS</b>	
<b>Medical Expense Benefit</b>	
Medical Expense Maximum	\$250,000
Percentage of Covered Medical Services Payable	100%
Plan Deductible	\$-0-
Emergency Room Deductible	\$25
Dental Treatment Deductible	\$25
Home Country maximum	\$10,000
Medical Emergency Guarantee Charge Expense Maximum	\$10,000
<b>Routine Prescription Drug Benefit</b>	
Routine Prescription Drug Expense Maximum per month	\$100
<b>Pre-Trip Vaccinations Benefit</b>	
Maximum per Covered Trip	\$150
<b>Quarantine Benefit</b>	
Per Day Quarantine Benefit	\$250
Trip Quarantine Maximum	\$2,500
<b>Severe Infectious Disease Evacuation Benefit</b>	
Severe Infectious Disease Evacuation Maximum	\$5,000
Severe Infectious Disease Testing Benefit	\$50
Limitations per Insured Covered Trip	\$10,000
<b>Baggage and Personal Effects Benefit</b>	
Personal Effects Replacement Maximum	\$500
Checked Baggage Delivery Charge Maximum	\$100
Lost Checked Baggage/Personal Effects Maximum	\$500
Per Article Maximum	\$250
<b>Combined Maximum Limit</b>	<b>\$500</b>
<b>Security Evacuation Benefit</b>	
Security Evacuation Maximum	\$100,000
<b>Trip Cancellation/Interruption/Delay Benefit</b>	
Trip Cancellation Maximum	\$2,500
Trip Interruption Maximum	\$2,500
Trip Delay Per Covered Trip	\$5,000
<b>Aggregate Limit per policy term</b>	<b>\$10,000</b>
<b>Return Airfare Ticket Benefit</b>	
Return Airfare Ticket Maximum	\$1,500
<b>Chaperone Replacement Benefit</b>	
Chaperone Replacement Maximum per incident	\$2,500
<b>Medical Repatriation Benefit</b>	
Medical Repatriation Maximum	\$100,000
<b>Repatriation of Remains Benefit</b>	
Repatriation of Remains Maximum	\$250,000

*\*For a complete listing of all benefits, including limitations and exclusions, please refer to your insurance policy at [www.insuranceforstudents.com](http://www.insuranceforstudents.com)*



# Wayne State University

## Study Abroad Plan

### Policy Number: 9160816

#### Tips for Study Abroad:

1. Learn a few basic phrases in the local language to help you get around and make a good impression on the people you meet.
2. Plan ahead and be mindful of expenses. Establish a budget for daily expenses and consider opening a local bank account.
3. Be respectful of the laws and regulations of the host country and be mindful of your actions and how they may be perceived.
4. Familiarize yourself with the local healthcare system in your host country and the nearby locations of hospitals and clinics.
5. Make sure to bring an adequate supply of all your necessary medications for the duration of your program. It is recommended to keep them in the original packaging and pack them in your carry-on baggage for easy access and secure transportation.

#### 24/7 Travel Assistance Call

Contact in the event of:



- **Emergencies**
- **Medical assistance**
- **Eligibility verification**
- **Medical evacuations**

- **Assistance services**
- **Benefit plan contact information**
- **Security assistance**
- **VIP Personal Assistance Services**

**Toll-Free/Free Phone** (within the U.S.): 1-877-832-3523

**Collect/Reverse Charge** (outside the U.S.): +1-715-295-1194

**Policyholder:** Wayne State University

**Policy Number:** 9160816

**Email:** [assistance@aig.com](mailto:assistance@aig.com)

[aig.com/us/travelguardassistance](http://aig.com/us/travelguardassistance)



Download the AIG Travel Assistance mobile app and register with your policy number (using numerals only)

For questions about the policy and benefits call:



**Toll-Free:** +1-800-356-1235

**Email:** [info@insuranceforstudents.com](mailto:info@insuranceforstudents.com)

**Website:** [www.insuranceforstudents.com/wsu](http://www.insuranceforstudents.com/wsu)