



Schedule of Benefits – Insurance provided as part of internship/group trip

(URC when used below refers to usual, reasonable, and customary).

Medical Maximum:	\$100,000 Medical Maximum is per Person per Policy Period
Deductible:	\$250 Deductible is per person per Policy Period
Coinsurance Outside of the United States	After you pay the deductible, the program pays 100% to the selected Maximum
Coinsurance Inside of the United States	After you pay the deductible, the program pays 80% of the next \$5,000 of eligible expenses, then 100% to the selected Maximum.
Hospital Indemnity:	\$100 /night (traveling outside the U.S. and Canada) In addition to any other Covered Expense.
Dental (Accident Coverage):	\$100 (or \$500 for accidents) Only available to programs purchased for 1 month or more.
Dental (Sudden Relief of Pain)	Individuals traveling outside the U.S.: To a maximum of \$250 (Only available to programs purchased for 1 month or more).
Emergency Medical Evacuation/ Repatriation:	\$100,000 (in addition to the Medical Maximum)
Home Country Coverage:	Incidental Trips to The Home Country: \$50,000 Follow Me Home Coverage: \$5,000
Return of Mortal Remains:	\$20,000
Political Evacuation	\$10,000
Return of Mortal Remains:	\$20,000
Political Evacuation	\$10,000
Felonious Assault	\$10,000
Comatose Benefit	\$10,000
Terrorism	Usual, reasonable, and customary to the selected Policy Maximum
Emergency Reunion:	\$20,000
Return of Minor Child (ren):	\$5,000
Interruption of Trip:	\$5,000
Loss of Checked Luggage:	\$250
Local Ambulance Expense:	\$2,500
Accidental Death & Dismemberment (AD&D):	\$15,000 Principal Sum for Insured or Insured Spouse, \$5,000 for Dependent Child.