AY 2022-2023

PLEASE HAVE THIS INFORMATION PACKET READILY AVAILABLE IN YOUR ELECTRONIC FILE AS WELL AS A HARD COPY WHILE ABROAD

Accident & Sickness Insurance Information for Partner Comprehensive Ultimate Plan

This will provide travel/medical insurance underwritten by Crum & Forster SPC and administered by Fairmont Specialty Trust; with emergency services coordinated by IMG and claims administration by Co-ordinated Benefit Plans, LLC. The policy is designed for the traveler who may not have primary insurance or has limited coverage overseas. These plans provide extensive insurance coverage rich in medical benefits. The policy also offers Emergency Medical Evacuation coverage with options for the addition of Security Evacuation coverage and Trip Cancellation/Interruption coverage.

iNext partners with Morehouse College to provide travel/medical, natural disaster, and political evacuation insurance for students, faculty, and staff participating in faculty-led study abroad experiences.

All Morehouse College Faculty/Staff-Led Experiences are required to enroll all participants (students, faculty, and staff) in the iNext Comprehensive Ultimate Plan (CUP) and Natural Disaster and Political Evacuation Upgrade. The cost for under the age of 60 years is $1.65/daily for the CUP and $16.50 per participant for a term up to one month. The cost for participants 60 years and older is $5.21/day for the CUP and $16.50 per participant for up to one month of Natural Disaster and Political Evacuation Upgrade coverage. The costs of enrollment in these plans must be included in the program fees for each faculty/staff-led study abroad experience. The Office of International Education will assist in enrolling participants in your study abroad program. Please note that all Comprehensive Plans are Single Trip plans with a ten (10) day minimum of coverage for all participants.

Students, staff, and faculty have the OPTION to enroll in *Trip Cancellation/Interruption coverage. Please be certain to thoroughly read the coverage terms and limitations, listed below.

<table>
<thead>
<tr>
<th>Schedule of Benefits*</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident Medical Expense</td>
<td>Up to $500,000</td>
</tr>
<tr>
<td>Emergency Dental</td>
<td>Up to $750</td>
</tr>
<tr>
<td>Deductible</td>
<td>$0</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>Up to $20,000</td>
</tr>
<tr>
<td>Common Carrier (Air Only)</td>
<td>Up to $100,000</td>
</tr>
<tr>
<td>Baggage and Personal Effects</td>
<td>Up to $2,500 ($500 per article and total category max for electronics, cameras, jewelry, furs, watches; otherwise, $250 per article limit) *</td>
</tr>
<tr>
<td>Per Article Limit</td>
<td>$250</td>
</tr>
<tr>
<td>Combined</td>
<td>$500</td>
</tr>
<tr>
<td>Baggage Delay (24 hours)</td>
<td>Up to $200</td>
</tr>
<tr>
<td>Emergency Medical Evacuation</td>
<td>Up to $1,000,000</td>
</tr>
<tr>
<td>Transportation to Join You</td>
<td>Up to $300 Day/maximum of 10 days</td>
</tr>
<tr>
<td>Sickness Medical Expense <em>does NOT exclude COVID</em></td>
<td>Up to $500,000</td>
</tr>
<tr>
<td>Mental Health Coverage</td>
<td>Up to $500,000</td>
</tr>
<tr>
<td>Deductible</td>
<td>$0</td>
</tr>
<tr>
<td>Repatriation of Remains</td>
<td>Up to $50,000</td>
</tr>
<tr>
<td>Trip Delay (12 hours) (up to $150/Day)</td>
<td>Up to $600</td>
</tr>
<tr>
<td>Trip Delay due to Quarantine (up to $250/Day) <em>does NOT exclude COVID</em></td>
<td>Up to $2,500</td>
</tr>
<tr>
<td>Travel Assistance Services</td>
<td>Included</td>
</tr>
</tbody>
</table>

*REQUIRED COVERAGE*

<table>
<thead>
<tr>
<th>Natural Disaster &amp; Political Evacuation Upgrade</th>
<th>Available Monthly or Annually</th>
</tr>
</thead>
<tbody>
<tr>
<td>Political Evacuation</td>
<td>$100,000</td>
</tr>
<tr>
<td>Natural Disaster Evacuation</td>
<td>$100,000</td>
</tr>
</tbody>
</table>
Kidnapping/Ransom Consulting | $250,000  
|---------------------------------|----------------|

*Optional Coverage* (purchased by traveler, not Morehouse)  

| Trip Cancellation and Interruption Upgrade* | Available on a per Trip/per Person Basis  
|--------------------------------------------|------------------------------------------|

- Trip Cancellation: 100% of Unreimbursed Costs up to benefit level  
- Trip Interruption: 110% of Unreimbursed Costs up to benefit level  
- Available Benefit Levels: $1,500; $3,000; $5,000; $7,000; $10,000

*This is only a brief description of the coverage(s) available. The Policy will contain restrictions, limitations, exclusions and termination provisions.

► WHAT IS COMPREHENSIVE TRAVEL INSURANCE COVERAGE AND HOW DOES IT WORK?  
The iNext Comprehensive Plans are administered by Fairmont Specialty Trust with assistance services provided by IMG and Crisis/24 Drum Cussac. These policies are appropriate for travelers who may not have primary insurance or a primary insurance policy with limited or no coverage overseas, and where they represent the best value for shorter duration trips due to their daily (10-day minimum purchase) and monthly rates.

In contrast to the Supplemental plans, the iNext Comprehensive plans offer primary coverage.

► IMPORTANT: While abroad, you should have your insurance information readily available. During the claims process with Coordinated Benefits, you will be asked to provide the following: Name, address, phone number, iNext plan name and policy number.

► WHERE IN THE WORLD AM I COVERED UNDER MY INEXT TRAVEL INSURANCE PLAN?  
Your insurance coverage is valid in any country outside of the 50 United States and District of Columbia as well as outside one’s Home Country. Home Country shall mean the country where you have your true, fixed and permanent home and principal establishment.

► COVID-19 COVERAGE  
There is no exclusion in the iNext Comprehensive Ultimate plan for epidemics or pandemics. COVID-19 is treated as any other illness meaning that diagnostics, medications, hospitalization, medical evacuation or repatriation of remains all remain eligible for coverage provided the virus is contracted outside the U.S.

Under the Trip Delay due to Quarantine Benefit, if you are unable to to depart your destination on your scheduled flight due to a positive COVID test and mandatory quarantine, you are eligible for up to $250 per day for up to 10 days for food and lodging expenses.

Asymptomatic testing or testing for flights or country requirements are not covered under the iNext plans.

► WHAT ARE THE POLICY EXCLUSIONS?  
iNext comprehensive policies do not include coverage for the following:

- Routine physicals and Routine dental examinations and cleanings  
- Preventive medicine  
- Maternity (except Complications of Pregnancy)  
- Coverage for Newborns  
- Injuries sustained by the following activities: Participating in professional sports; skydiving; hang-gliding; parachuting; mountaineering; any race (on an animal or in a vehicle); bungee cord jumping; motorized speed contests; (Speed contest shall not include any of the regatta races); scuba diving without PADI, NAUI certification; spelunking or caving; heli-skiing; extreme skiing/snowboarding; ascending to altitudes of 4500m or above

A complete list of exclusions can be found in the policy description.

► IS PRE-APPROVAL REQUIRED BEFORE RECEIVING MEDICAL TREATMENT?  
No, however, you are strongly encouraged to contact IMG 463.274.2241, (collect 24/7), assist@imglobal.com if you are hospitalized, require surgery or treatment for a serious medical condition. Treatment by any licensed doctor or medical facility meets eligibility requirements.

You should simply go to any doctor of your choice, pay the doctor, and then submit a claim for reimbursement. In outpatient scenarios, the customary procedure is to pay first and then submit a claim for reimbursement. In certain covered emergency situations requiring inpatient hospitalization, IMG can issue a guarantee of payment for up to $5,000 to facilitate cashless access while a direct payment relationship is initiated. Each claim is handled on a case-by-case basis.

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WHAT IS INCLUDED IN THE EVACUATION UPGRADE COVERAGE?

iNext offers two variants of Security Evacuation coverage; these are Standard and Enhanced. If your policy number “ST,” then you have Standard coverage; if it contains “E,” then you have Enhanced. For further details, visit www.inext.com/plans/security-evacuation/

Standard Evac: In the event of a covered Security or Natural Disaster scenario, Crisis 24/Drum Cussac will, on a best-effort basis, arrange for your evacuation from a safe departure point they designate to a safe haven of their selection. They will pay for your evacuation up to seven (7) days from the date of the official disaster declaration issued by the relevant host country. They will assist with and pay for ground, water and/or air transportation, as may be warranted, to a safe haven. There is an additional provision for Kidnapping/Ransom Negotiation. If evacuation becomes impractical due to hostile or dangerous conditions, they will maintain contact with you and advise until evacuation becomes viable or the natural disaster situation has passed. The decision to evacuate will be made by security personnel in consultation with local governments and security analysts and in accordance with the definition of Emergency Political Repatriation outlined in the policy.

Enhanced Evac: Provides all coverages included in the Standard variant and adds numerous benefits. These include (but are not limited to) Pre-Emptive Evacuation; Temporary Lodging/Forward Transit; Terrorism, Wrongful Detention; Extortion; Disappearance; Violent Crime, Man-Made Disaster and Pre-Trip Cancellation and In-Trip Interruption benefits.

WHAT DOES THE TRIP CANCELLATION AND INTERRUPTION UPGRADE COVER? (not available in all states)

If you purchased a Trip cancellation/Interruption upgrade to your policy, you will be reimbursed, up to the limit on the schedule of benefits, for non-refundable cancellation charges imposed by your travel supplier or airfare charges for flights arranged for your trip if you are prevented from taking your trip for the following covered reasons:

• Sickness, accidental injury, or death of the insured, traveling companion, or family member which results in medically imposed restrictions as certified by a physician
• Weather which causes complete cessation of services of the Common Carrier for at least 24 consecutive hours and prevents the insured from reaching their destination
• Unannounced Strike that causes complete cessation of services for at least 18 consecutive hours
• A Terrorist Incident that occurs within 30 days of your Scheduled Departure Date in a city listed on the itinerary of Your Trip
• Felonious Assault of You or Traveling Companion within 10 days of Schedule Departure Date

*Please note that Trip Cancellation/Interruption coverage is non-refundable after purchase*

*You must be a US Resident or have a Valid US address and be in the US at the time of purchase for coverage to be valid*

CLAIMS AND FINANCES

HOW DO I FILE A CLAIM?

You can easily file a claim with Co-ordinated Benefit Plans by mail, fax, or email. To obtain a claim form, see below to download the appropriate claim form at: http://www.inext.com/forms/claims/

You should have the following information available to file a claim:

• Program Reference Number (listed on the back of the iNext Travel Card or Confirmation of Insurance) for your plan.
• What coverage type or benefit category the claim is under (e.g. Medical Expense, Baggage Loss, etc.)
• The date the covered treatment or loss occurred
• The amount that was paid (if applicable)

You should complete the claim form for accuracy, sign the form, and return it to Co-ordinated Benefit Plans along with any requested supporting documentation, such as original receipts, diagnosis, proof of travel (e.g., a copy of a flight itinerary), and primary insurance information.

It is important to remember to keep your receipts from doctor’s visits, pharmacy prescriptions and diagnosis records. These will be required by Co-ordinated Benefit Plans when you file a claim. All diagnosis forms should be translated into English if possible. One reason claims processing can be prolonged is due to lack of documentation. The better prepared you are, the faster the claims processing can occur.

Claims are processed as received. They will reach out via email if they need additional information. If they have the necessary documentation, they will process the claim and mail eligible expenses to the address provided on your claim form. Please allow up to 30 days for the receipt of the check. They do not send notification that a claim has been approved or that they have mailed a check. A trace can be placed on a check if not received in 30 days and a new check issued.

Completed claims forms must be completed and sent with the original itemized bills to the claim administrator within 90 days. Submit Claims or Inquiries to:

CONTACT INFORMATION

Co-ordinated Benefits Plans, LLC P.O. Box 26222, Tampa, FL 33623

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WHO DO I CALL FOR HELP IN THE EVENT OF AN EMERGENCY?

IMG is available 24/7 to assist. Contact them at: IMG 463.274.2241, (collect 24/7), assist@imglobal.com

*Identify yourself at the outset of the call as an iNext insured

PROGRAM LEADER INSURANCE ENROLLMENT INSTRUCTIONS AND FORM

- iNext Enrollment Instructions for Trip Participants
- iNext Enrollment Form

Please contact the Morehouse College Office of International Education (Jeanine.white@morehouse.edu) with questions or concerns or our iNext Representative.

MAGGIE ROBINSON // CIEE
Senior Sales/Operations, iNext

600 Southborough Drive, Suite 104, South Portland, Maine 04106
email mrobinson@ciee.org
tel +1.207.553.4182
In the event of a medical emergency abroad (inpatient care), please follow these instructions:

1. **Seek Immediate Treatment from a Licensed Physician:**

2. **Initiate a Medical Case:** iNext has a single point of contact phone number in place linked directly to our emergency service providers. As soon as possible contact:

   **24-Hour Emergency Services: Provided by International Medical Group (“IMG”)**

   **To Contact IMG, please call 463-274-2241 or email: assist@imglobal.com**

3. **Triage/Identification:** When IMG answers, identify yourself as an iNext client and **OPEN A MEDICAL CASE.** If the sick/injured party is unable to do this personally, a case can be opened on her/his behalf by an accompanying/designated individual. Provide the operator with the following information:
   - Name
   - Date of Birth
   - Policy Number
   - Location/brief summary of circumstance

**Policy numbers** and all emergency/claims contact information can be found in several places:
   - iNext Welcome e-mail sent at time of enrollment
   - Printable ID card included in the Welcome Letter
   - Participants Insurance Coverage Summary (log-in required)
   - iNext website participant portal (log-in required)
   - iNext website partner portal (log-in required)

4. **Care Manager Assignment:** The IMG operator will like you to a Care Manager specific to the region where the insured is located. (S)he will request additional information. If possible, be prepared to provide:
   - Primary contact and phone/email
   - Hospital/Clinic Name
Physician and contact number
Details of injury/illness and timeframe

5. **Assignment of Case Number:** The Care Manager will advise as to what the next steps will be and will provide you with a case number. Write the number down and keep for later reference.

6. **IMG Course of Action:** This depends on the specifics of each unique case. The standard protocol includes:
   - Making certain that the patient is in a facility where they can receive necessary and adequate care
   - Communicating with family/designated contact (if waiver is signed)
   - Making arrangements for Guarantee of Payment to the facility
   - Arranging eventual Emergency Reunion travel for a family member to join the insured if hospitalization is anticipated to be 3 days or more
   - Eventual Medical Evacuation (if medically necessary as determined by Generali and the hospital)
   - Coordinating with Claims Processing

7. **Follow-up:** When contacting IMG by email during follow-up, please use the following address: assist@imglobal.com and list the insured’s surname and case number in the title. For example: “Case Number Smith”

8. **Claims:** A claim must be filed for the case, for reimbursement, if the insured paid out of pocket. Claims forms can be obtained from the iNext website: [https://www.inext.com/forms/claims/](https://www.inext.com/forms/claims/)

*Please note: This insurance must be activated for it to work! Please contact IMG as soon as possible in the event of an emergency to activate the insurance.*

**Other Useful Information:**

**iNext Main Office:**
*Office hours Monday through Friday 9am to 5pm EST*
Toll Free: 1-855-578-6398
inext@ciee.org
For Claims forms: [https://www.inext.com/forms/claims/](https://www.inext.com/forms/claims/)

**Co-ordinated Benefit Plans- For Claims:**
*Office hours Monday through Friday 9am to 5pm EST*
Have claims questions, or need to report a claim? Toll Free: 866-723-3063 / or 727-412-7378
What to do if you need to seek care for Outpatient Services

What are considered outpatient services?

- Non-Emergency care for sudden and unexpected accidents and illnesses

  **Examples of non-emergency care:**
  - Food Poisoning
  - Cold and Flu
  - Fever
  - Vomiting
  - Rash
  - Stomach Pains
  - Allergic Reaction
  - Infections
  - Fall slip or bump
  - Sprained or broken limb
  - Bleeding cut or wound
  - COVID symptoms

**Outpatient Services are done on a Reimbursement Basis**

- Seek care with a licensed physician
- Pay for services received
- File a claim for Reimbursement with Co-ordinated Benefit Plans LLC
What you will need to file a claim:

- Completed Accident/Sickness claim form
  - https://www.inext.com/forms/claims/
- Statement from the doctor/facility showing the following:
  - Date of Service
  - Diagnosis
  - Breakdown of charges
- Receipt showing payment made
- Copy of passport pages showing travel outside the U.S.
- Supplemental plans need to include a copy of the Explanation of Benefits from US primary insurance showing amount paid or denied.

All claims should be emailed to Co-ordinated Benefit Plans at

TravelTeam@cbpinsurance.com

Co-Ordinated Benefit plans will reach out via email if there are any questions or if they need of additional information. If they have all documentation to process the claim, they will process and mail out a check for eligible expenses. They don’t provide notification of approved claims.

Co-ordinated Benefit Plans LLC
PO Box 26222
Tampa, FL 33623

1-866-723-3063
1-727-412-7378

For outpatient services that are expected to exceed $500 USD, please follow the iNext in a Medical Emergency procedure.
A call should be placed to Generali Global Assistance as soon as possible to open a medical case.
Congratulations, you now have access to IMG and Crisis24’s Travel Assistance Services, an indispensable offering available to you. IMG and Crisis24 have extensive experience handling complex and remote medical transport situations, as well as providing support for travel concerns when they arise. Our team of international, multilingual specialists are accustomed to working across time zones and with different languages and currencies. Utilizing our extensive global network of medical care providers, our onsite 24/7/365 U.S.-based call center is available day or night to provide high-quality care you can depend on.

### Emergency Medical Transport Services

- Dispatch of a Physician
- Emergency Medical Evacuation Services for Medical Repatriation
- Repatriation of Remains
- Return of Travel Companion
- Visit of a Family Member or Friend
- Vehicle Return Services

### Medical Assistance Services

- Convalescence Arrangements
- Outpatient Services
- Interpretation Services
- Replacement of Medical Devices
- Direct Billing
- Pre-Authorization
- Medical Referrals
- Dental Referrals
- Medical Monitoring
- Cost Management
- General Medical Advice
- Prescription Transfer

### Travel Assistance Services

- Emergency Cash/Bail Assistance
- Lost Luggage and/or Document Assistance
- Consulate and Embassy Location
- Pre-Trip and Cultural Information
- Legal Referrals
- Urgent Message Relay

### Security Assistance Services

- 24/7 Crisis Hotline
- Political Evacuation and Repatriation*
- Security Intelligence
- On the Ground Security Assistance*
- Safety Advisory
- Destination Briefing

*This service is only available if upgrade was purchased.

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This document is for informational purposes only and describes IMG and Crisis24’s general capabilities and a broad overview of the services it offers. The actual services and payments that IMG/Crisis24 arranges or provides for you will be determined by your services contract.
Travel Assistance Portal and Mobile App Access

- Go to the travelsecurity.garda.com portal.
- Click LOGIN and enter your professional email address.
- Complete the Registration form using your Crisis24 contract number: 17632020
- An email will be sent from mailing@travelsecurity.garda.com to validate your email address (if you do not receive the email within a few minutes, check your spam folder)

Note: If your email address domain is recognized by the system, the above contract number will not be required.

- Your account will be approved by our team and confirmation email will be sent to you. You will be able to access your account and update your profile with your group entity information.

To download the mobile app, visit the Apple Store or Google Play Store and search for the GardaWorld Travel Security app.

The first time you use the app you will need to fill in your email and password. If you already have an account on travelsecurity.garda.com, use the same credentials.

If you do not have an account, you need to create a new user following the steps identified above.

After downloading the app, you will have access to:

- View existing trips
- Register new trips
- Subscribe to location alerts
- Research information about your travel destination
Travel Assistance Services

NOTE:
IMG/Crisis24 will provide emergency medical assistance services for third-party expenses related to a qualified medical evacuation, medical repatriation, return of mortal remains, or political evacuation. Any expenses related to these services would be the responsibility of the Member or Group. Emergency medical services must be arranged by IMG designated personnel to be eligible for services under this program. All services must be provided or coordinated by IMG/Crisis24. Evacuation services are provided to the nearest safe location and then to your resident country, if needed. Services are not available to the extent they would expose IMG or any of its insurers to any sanction, prohibition or restriction under U.N. resolutions or the trade or economic sanctions, laws or regulations of the E.U., U.K., or U.S.A. Please review the services agreement for complete details.

From anywhere in the world:
463.274.2241
assil@imglobal.com

Company: INext

Attention
THIS IS NOT A MEDICAL INSURANCE CARD

The participant is entitled to IMG Assistance Services.
El participante tiene derecho a los servicios de asistencia médica de IMG.
Le participant a droit aux services de voyage et d‘assistance médicale IMG.

参与者有权享受IMG旅行和医疗援助服务。

All services must be provided by International Medical Group (IMG).

No claims for reimbursement will be accepted.
iNext COVID Coverage
COVID is covered as any other illness subject to the policy limits and limitations.

UPDATE, 6/14/2022: Trip Delay due to Quarantine Benefit with the Rescission of the Requirement for Negative Pre-Departure COVID-19 test results for Airline Travel to the U.S. As of 12:01AM ET on June 12, 2022, CDC will no longer require air passengers traveling from a foreign country to the United States to show a negative COVID-19 viral test or documentation of recovery from COVID-19 before they board their flight.

The Trip Delay due to Quarantine was entirely predicated on being denied boarding of an aircraft for the return flight. This was why the asymptomatic positives were able to access that benefit. With the negative test requirement going away, so, too, will this benefit for the most part. The exception would be a symptomatic individual under a doctor’s care whereby documented medical opinion is restricting travel. There is no coverage for an “elective quarantine.”

• If symptoms are present, seek medical attention from a licensed professional (testing centers are approved). Save receipts if there is a cost and, ideally, obtain documentation of symptoms. File a claim for reimbursement with iNext through Coordinated Plan Benefits. Preventative/asymptomatic or exposure related testing is not covered.

• If the insured tests positive, they should follow the instructions given by local authorities. In most cases, this will require isolating in their room until symptoms abate. Aside from the eventual cost of follow up testing, there would be no additional claim forthcoming, as the insured is in the accommodations that they would be normally, thus there is no out of pocket expense.

• If hospitalization or other accommodations are deemed medically necessary by licensed authorities, then a medical case should be opened immediately with IMG. Assuming these costs would exceed USD $500, a direct pay relationship may be established with the attending facility. If costs are less than USD $500, then the insured pays out of pocket against a claim for reimbursement.

• While all iNext plan variants provide for the COVID-19 medical inclusion, the Comprehensive Plans also have a specific up to $250 per day, max 10-day Trip Delay benefit to cover usual, customary, and reasonable costs such as food and lodging. Examples of this would include unexpected quarantine upon arrival in a country that forced you to incur out of pocket expenses by not being able to access your scheduled accommodations. The same can be said on the departing end if you were unable to depart as scheduled. In addition, for trips that move from location to location, a medically mandated quarantine that took you off the established itinerary would be eligible. Again, being quarantined in your established and usual surroundings does not trigger this benefit.
Next Billing Agreement / Coverage Pricing Details

Effective September 1, 2022, Morehouse College and iNext International Insurance (iNext) agree to the following billing terms:

Program fee charges and/or credits for all Morehouse College participants covered by an iNext International Insurance policy shall be as follows:

iNext Comprehensive Ultimate Plan, $500,000 Medical / $500,000 Accident:
*Please note that all Comprehensive Plans are Single Trip plans with a ten (10) day minimum, thus if your faculty-led trip is less than 10 days, you will still be charged for the 10 day minimum, per person.*

- $1.65 per day for Comprehensive Daily for 13-59-year old (available only to Morehouse College)
- $5.21 per day for Comprehensive Daily for those 60 years of age and over (available only to Morehouse College)
- $46.00 per month for Comprehensive Monthly for 13-59-year old (available only to Morehouse College)
- $145.36 per month for Comprehensive Monthly for those 60 years of age and over (available only to Morehouse College)
- $374.55 per year for Comprehensive Annually for 13-59-year old (available only to Morehouse College)
- $1183.58 per year for Comprehensive Annually for those 60 years of age and over (available only to Morehouse College)

iNext Comprehensive Plan Add-Ons:

- $16.50 per person per month for Enhanced Natural Disaster and Political Evacuation Add-on (available only to Morehouse College as an add-on to the Comprehensive Base Plan)

Trip Cancellation/Interruption (not available in Indiana, Missouri and Washington)

- Available for participant purchase (see details below)

iNext Comprehensive Plan Add-Ons:

- $16.50 per person per month for Enhanced Natural Disaster and Political Evacuation Add-on (available only to Morehouse College as an add-on to the Comprehensive Base Plan) – *(REQUIRED COVERAGE PURCHASE FOR ALL MOREHOUSE FACULTY-LED STUDY ABROAD PROGRAMS FOR THEIR PROGRAM PARTICIPANTS (STUDENTS AND FACULTY/STAFF).*

- Please Note that the iNext Plastic ID Card is no longer available to purchase

Trip Cancellation/Interruption Coverage

- Available for individual participant purchase (see below)

There have been changes in the TC/TI environment since last year. Specifically, after 9/1/20, the election of this coverage must be done by the individual. School administrators, program leaders, and travel providers cannot enroll groups into TC/TI coverage. When the participant is enrolled into a base Travel/Medical protection plan, they receive a welcome email confirming coverage and extending the offer to purchase TC/TI on their own accord by selecting a...
level and completing the transaction via credit card themselves. This is done through the Finalize Insurance link in the Welcome Email. They literally take ownership of that coverage at that moment, as a clearly stated condition of purchase is the acknowledgement that TC/TI protection goes into effect immediately and is non-refundable. Pricing for certain coverage levels:

<table>
<thead>
<tr>
<th>TC/TI Upgrades</th>
<th>TC/TI Upgrade Rate</th>
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<tr>
<td>$1,500</td>
<td>$69.00</td>
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<tr>
<td>$3,000</td>
<td>$99.00</td>
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<tr>
<td>$5,000</td>
<td>$179.00</td>
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<tr>
<td>$7,000</td>
<td>$229.00</td>
</tr>
<tr>
<td>$10,000</td>
<td>$298.00</td>
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If you purchase the optional Trip cancellation/Interruption upgrade to your policy, you will be reimbursed, up to the limit on the schedule of benefits, for non-refundable cancellation charges imposed by your travel supplier or airfare cancellation charges for flights arranged for your trip if you are prevented from taking your trip for the following covered reasons:

- Sickness, accidental injury or death of the insured, traveling companion, or family member which results in medically imposed restrictions as certified by a physician.
- Weather which causes complete cessation of services of the Common Carrier for at least 24 consecutive hours and prevents the insured from reaching their destination.
- Unannounced Strike that causes complete cessation of services for at least 18 consecutive hours.
- A Terrorist Incident that occurs within 30 days of your Scheduled Departure Date In a city listed on the itinerary of Your Trip.
- Felonious Assault of You or Traveling Companion within 10 days of Schedule Departure.

**Important TC/TI coverage note:** If a faculty-led trip is cancelled or interrupted due to an outbreak of COVID-19 at a destination this is NOT covered cancellation trigger; however, if an individual contracts COVID-19 AFTER purchasing TC/TI coverage and PRIOR to their departure from the U.S. and medical opinion states that the individual should not travel, then the sickness benefit trigger is met and coverage would apply.

*Please note that Trip Cancellation/Interruption coverage is non-refundable after purchase*

*You must be a US Resident or have a Valid US address and be in the US at the time of purchase for coverage to be valid*

**Coverage Billing:**

1. iNext will provide invoices to Morehouse College on a monthly basis, following account activity. Morehouse College agrees to pay for the iNext product based on the number of participants uploaded through the Morehouse College enrollment account. Morehouse College understands that one invoice will come for each month of activity.
2. When invoicing, iNext will provide Morehouse College with a comprehensive list of participants covered by the iNext International Insurance Policy.
3. Should Morehouse College participants contact iNext with questions about the billing process, iNext will direct participants to Morehouse College for assistance.
4. Invoicing will occur no later than the 15th of the month following any month with activity.
   a. Invoices will be sent via email to Morehouse College.
5. Payments will be due 30 days after the invoice date and should be accompanied by a copy of the invoice or a list of participants for which the payment is being sent.
iNext Terms and Conditions:

**iNext Portal Access:** iNext will provide Morehouse College with real-time access to the iNext portal where they can track their enrollments for imports.

**Travel to Cuba:** ALL Morehouse Colleges sending programs & allowing travel to Cuba must have the students sign the Cuba Certification in advance of enrollment into iNext policies! Please contact iNext for more information well in advance of planned departure!

**Zone A Travel:** Morehouse College will be asked to provide trip itineraries for trips in our Zone A group (higher risk zones). These include, but are not limited to Afghanistan, Africa (except South Africa), Chechnya, Iran, Iraq, North Korea, Syria, Gaza Strip & West Bank or Yemen.

**Refunds:** iNext will refund the full value of the policy for insureds upon written notice before the effective date of the policy. If Morehouse College is making the payment for the plan, then the refund would be issued to the Morehouse College at the Morehouse College’s request. If the insured has made the payment for the plan, then the refund would be issued to the insured at the insured’s request. Cases where add-ons were purchased would be addressed with both Morehouse College and the insured.

**Upgrade of product:** Individual insureds have the option to upgrade the base product coverage selected by Morehouse College at the retail cost of the upgrades.

**Eligibility for coverage:** Individual policyholders are eligible for coverage as set out in the policy located at http://www.inext.com. Responsibility for determining if an individual insured qualifies for coverage lies with the individual traveler, not with CIEE, iNext or Morehouse College.