



**For medical referrals, evacuation, repatriation, security, and other services, contact International ISOS at:**

App: International SOS Assistance App (iOS and Android)

Phone: +1 215-942-8226

Email: philadelphia@internationalsos.com

Member Number: 11BCAM749125

Identify yourself as being with the Seventh-day Adventist Church

## ABOUT YOUR INSURANCE COVERAGE

**DISCLAIMER:** The issued policy contains the actual terms, conditions, and limits of the coverage provided. In all cases the policy governs coverage. For more details on this policy (limits, exclusions, pre-authorizations) please email us at [aca@nadadventist.org](mailto:aca@nadadventist.org).

Our students' safety during their study abroad program is of the utmost importance for ACA. We strive to offer the best travel and medical coverage available on the market. We believe our students and their families can be confident in the safety of their students while studying abroad.

As an added safety measure, ACA students are instructed to download the International SOS (ISOS) app onto their phones before they start their travels. From the moment our students depart to their ACA program, and throughout the duration of their enrollment with ACA, they will have access to immediate assistance for any medical or travel emergencies through ISOS.

Carefully read the information in this document, and if you have any questions about your Insurance Plan or coverage, please email [aca@nadadventist.org](mailto:aca@nadadventist.org).

## DATES OF INSURANCE COVERAGE

The policy group number will be provided to each student at the moment of their admission as an ACA student. The dates of your insurance coverage coincide with your active enrollment in an ACA program. In the case of an early departure or early dismissal from the program, that date will determine the termination of your insurance coverage. Insurance coverage ends when your enrollment as an ACA student ends.

At the beginning and end of your enrollment as an ACA student, your travel to and from the program is included in the insurance coverage. **Personal travels before or after the end of your enrollment with ACA are not covered by this insurance policy.** You will need to purchase additional travel insurance. Let us know if you would like us to direct you to Adventist Risk Management (ARM) to purchase Short Term Travel Insurance. ACA does not receive any compensation for any additional insurance you may purchase and is not responsible for any inconveniences.

## MEDICAL COVERAGE

Your insurance policy provides extensive coverage against typical risks to international travelers, such as accidents, sudden illnesses, and more. Since this is a travel insurance policy for a temporary stay abroad, limitations and exclusions apply. As a general rule, accidents and sudden illnesses are covered. For example, the plan does not cover routine doctor visits, regular dental treatments, or any treatment for pre-existing conditions.

**EMERGENCY ROOM** Your insurance policy covers Emergency Room visits only in medical emergency cases. A medical emergency is a situation where your life or health is in jeopardy. You are advised to use your best reasoning and not go to the emergency room for convenience or any other reason than a medical emergency. If you use an Emergency Room for non-emergency cases, this insurance **may not cover** all of the costs, and you may be responsible for payment.

**Your medical treatment will not be covered if you are injured or become ill while under the influence of alcohol or drugs (other than those prescribed by a physician).**

**AT-HOME HEALTH INSURANCE** is not required, but highly advisable. ACA students should keep their health insurance in their home country active during their enrollment in ACA. Doing so will ensure students' full protection when coming home during holidays while enrolled in ACA, or in the case of an early dismissal from the program.

## PRIVACY POLICY

ACA is committed to keeping your personal information confidential. Your data will not be shared outside of the ACA network. Any request for our students' personal information can only be considered with written authorization from the student or the parent/legal guardian if they are a minor.

## CLAIMS PROCEDURE

A claim is only eligible if it is both covered by the policy and submitted within the required timeframes: Notice of Claim to the Company within 20 days or as soon as possible; Proof of Loss to the Company within 90 days or as soon as possible.

All medical claim documents must be submitted (complete with as many details as possible accompanied by supporting documentation) to the indicated insurance manager on the host campus as soon as possible. The host campus will provide claim forms. If more guidance is necessary, do not hesitate to contact the ACA office.

**TRAVEL CLAIMS** require preauthorization via ISOS. ISOS is responsible for approving and making any necessary arrangements.

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## YOUR COOPERATION

You are expected and required to respond and fully cooperate with the ACA network to review and process your claims. If any clarification of a claim or additional documentation is

needed, you may be contacted directly by a representative of Adventist Risk Management (ex: adventistrisk.org email). Failure to promptly cooperate may result in out-of-pocket expenses owed to ACA. Please note that should you fail to submit requested information within the time frame, your claim(s) will no longer be eligible. Notice of Claim to the Company within 20 days or as soon as possible; Proof of Loss to the Company within 90 days or as soon as possible.

## BENEFITS

### EMERGENCY MEDICAL EVACUATION

Suppose the student suffers an accidental injury or emergency illness during their ACA enrollment which would require a medical emergency evacuation. **ISOS must be contacted immediately** for approval and any necessary arrangements. If on-campus or during an ACA cultural tour, also notify your Program Director.

Upon preauthorization by ISOS, an eligible family member will be covered by the student's policy to travel home with the student. The insurance plan will pay for one way, economy airfare ticket.

*Family Travel Benefit* Following an Emergency Evacuation for which an Emergency Evacuation benefit is payable, the Company will pay for expenses reasonably incurred to bring one person chosen by the student to and from the hospital or other medical facility where the student is confined if the student is alone and if the place of confinement is outside a 100 mile radius from the student's current place of primary residence in the Host Country. However, expenses are not to exceed the cost of one round-trip economy airfare ticket. These conditions also apply to lodging and meals for up to 7 days for such chosen person in the area of place of confinement. But: (a) only while the student remains confined; and (b) not to exceed the Chosen Person Per Day Allotments shown in the Schedule of Benefits.

**ISOS must make all arrangements and must authorize all expenses in advance for any benefits under this Benefit to be payable.** The Company reserves the right to determine the benefit payable, including reductions, if it is not reasonably possible to contact ISOS in advance.

### BEDSIDE VISIT

Suppose the student becomes ill and requires hospitalization for longer than three days. **ISOS must preauthorize all expenses and make all arrangements.** Upon preauthorization, the insurance plan will pay for expenses reasonably incurred to bring one person, chosen by the student, to and from the hospital. The insurance plan will pay for one roundtrip, economy airfare ticket, lodging, and meals for up to ten days while the student remains hospitalized. For information on per day allotments and limitations, contact ACA.

### TRAVEL DISRUPTION

**ISOS must preauthorize all expenses and assist with arrangements.**

*DELAY* Suppose the student has started his/her trip to an ACA program and is delayed for more than 12 hrs. due to the following reasons: (1) a traffic accident while en route to a departure, (2) delay caused by a travel supplier/airline, (3) lost or stolen passport or travel documents, (4) mandated quarantine, (5) inclement weather that prohibits departure of a travel supplier/airline, (6) natural disaster that causes complete cessation of travel services at the point of departure or destination.

ISOS will advise the student on reimbursement for any reasonable, additional expenses incurred until travel becomes possible. Policy maximum limits apply.

**INTERRUPTION** If the student is unable to continue the Covered Trip due to any of the Covered Reasons listed below occurring prior to the Return, the Company will reimburse the student for the unused, non-refundable portion of the fare or Travel Arrangements, up to the Trip Interruption Maximum shown in the Schedule of Benefits. Covered Reasons: (1). Injury or Sickness of the student or Immediate Family Member, if a Physician has recommended that due to the severity of the condition of the student or Immediate Family Member, it is necessary that the student interrupt the Covered Trip. The student or Immediate Family Member must be under the direct care and attendance of a Physician;(2). Death of the student or Immediate Family Member, while on the Covered Trip, if the death has been certified by a Physician or other person legally qualified to certify a person's death. Suppose a student is unable to continue a trip covered by the plan due to a covered injury or sickness. Once a physician recommends in writing that due to the severity of the condition, it is necessary to interrupt the trip, the student must immediately contact ISOS. The Trip Interruption Benefit only applies to the unused, non-refundable portion of the fare or travel arrangements up to the policy maximum limit.

**CANCELLATION** If the student is prevented from taking the covered trip due to Injury or Sickness or Death of an Immediate Family Member, the student must contact ISOS immediately for approval and confirmation of benefits.

**Special Notification of Claim** The student must notify the Company or the Policyholder as soon as reasonably possible in the event of a claim. The Company will not be liable for any additional penalty charges incurred that would not have been imposed had notice been provided as soon as reasonably possible. It is a condition of this insurance that, in the event of a claim, the student shall surrender any unused ticket/voucher/coupon/travel privileges to the Company.

### **HOME COUNTRY (USA) MEDICAL Expense COVERAGE**

Your ACA insurance policy covers expenses resulting from covered medical services provided in your home country in the following circumstances:

- If your policy coverage ends because a covered trip, or ACA program ends, and you have a medical condition that was diagnosed while enrolled as an active ACA student while in the host country. Treatment of that condition in the home country may be covered for a maximum of 90 days from the date coverage ends.
- If, while enrolled as an active ACA student, you return to your home country for a break or visit, benefits may be payable for treating a covered medical condition provided in the home country. This benefit is subject to the home country benefit maximum limit.
- Maximum of this benefit is \$20,000. In the case of **illness or injury that does not represent a life-threatening emergency**, the student is advised to **visit an urgent care facility** instead of a hospital emergency room.

### **RETURN OF MORTAL REMAINS**

In the very unlikely event of death, ISOS will arrange to have your remains brought back home as quickly as possible.

## Exclusions

### General Exclusions

No coverage shall be provided under the Policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the loss is an accidental bodily injury:

1. suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury or auto-eroticism .
2. declared or undeclared war, or any act of declared or undeclared war.
3. with respect to any benefit that is triggered by an accidental injury only, sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these.
4. with respect to any benefit that is triggered by an accidental injury only, infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.
5. full time active duty in the armed forces, National Guard or organized reserve corps
6. of any country or international authority. (Unearned premium for any period for which the Insured is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)
6. the Insured's being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
7. the Insured's being under the influence of drugs unless taken under the advice of and as specified by a Physician.
8. the Insured's commission of or attempt to commit a felony.
9. with respect to any benefit that is triggered by an accidental injury only, medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment.
10. with respect to any benefit that is triggered by an accidental injury only, stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.

### Security Evacuation Exclusions

No benefits are payable for charges, fees or expenses:

1. payable under any other provision of the Policy;
2. that are recoverable through the Insured's employer;
3. arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by an

Insured, acting alone or in collusion with others;

4. arising from or attributable to an alleged:
  - a. violation of the laws of the Host Country by an Insured; or
  - b. violation of the laws of the Insured's Home Country;

unless the Designated Security Consultant determines that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a political, propaganda and/or coercive effect upon or at the expense of the Insured;

5. due to the Insured's failure to maintain and possess duly authorized and issued required travel documents and visas;

6. arising from an Occurrence which took place in an Excluded Country;

7. for repatriation of remains expenses;

8. for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health

Organization;

9. for medical services;

10. for monies payable in the form of a ransom if a Missing Person case evolves into a kidnapping;

11. for consulting services seeking information on Missing Person or kidnapping cases;

12. arising from or attributable, in whole or in part, to a debt, insolvency, commercial failure, the repossession

of any property by any title holder or lien holder or any other financial cause;

13. arising from or attributable, in whole or in part to non-compliance by the Insured with regard to any obligation specified in a contract or license;

14. due to military or political issues if the Insured's Security Evacuation request is

made more than 60 days after the  
Appropriate Authority(ies) Advisory was

### Trip Cancellation/Interruption/Delay Exclusions

In addition to all other exclusions in the  
General Exclusions section, benefits  
payable under this Benefit are deemed

to exclude losses caused in whole or in part  
by, or resulting in whole or in part from:

1. Pre-existing Conditions;
2. pregnancy, childbirth, miscarriage or  
elective abortion, except Complications of  
Pregnancy.
3. cosmetic surgery, unless such cosmetic  
surgery is rendered necessary as a result of  
a loss covered under this Policy;
4. traveling against the advice of a  
Physician;
5. traveling while on a waiting list for  
specified medical treatment;
6. traveling for the purpose of obtaining  
medical treatment;
7. traveling in the third trimester (seventh  
month or after) of pregnancy;
8. the Insured's commission of or attempt to  
commit a felony;
9. alcohol or substance abuse or treatment  
for same;

### Medical Expense Exclusions

In addition to the Exclusions in the General  
Exclusions section, benefits are not payable  
for, and Usual and Customary Charges for  
Covered Medical Services do not include,  
any expense for or resulting from:

1. repair or replacement of existing artificial  
limbs, artificial eyes or other prosthetic  
appliances or rented existing Durable  
Medical Equipment unless for the purpose  
of modifying the item because the Injury or  
Sickness has caused further impairment in  
the underlying bodily condition.
2. new, or repair or replacement of,  
dentures, bridges, dental implants, dental  
bands or braces or other dental  
appliances, crowns, caps, inlays or onlays,  
fillings or any other treatment of the teeth  
or gums, except as may be provided  
above.
3. new eye glasses or contact lenses or eye  
examinations related to the correction of  
vision or related to the fitting of glasses or  
contact lenses, unless the Injury or Sickness  
has caused impairment of sight; or repair or  
replacement of existing eyeglasses or  
contact lenses unless for the purpose of  
modifying the item because the Injury or  
Sickness has caused further impairment of  
sight.
4. new hearing aids or hearing  
examinations unless the Injury or Sickness

issued.

10. any unlawful acts, committed by the  
Insured, an Immediate Family Member or  
traveling companion;
11. elective or non-emergency treatment  
or surgery, except for necessary treatment  
or surgery due to a covered Injury;
12. dental treatment to teeth, gums or  
structures directly supporting the teeth  
except as a result of Injury  
to teeth or non-elective, emergency dental  
surgery;
13. venereal disease or syphilis;
14. a Trip for which the Insured's tickets do  
not contain specific travel dates(open  
tickets);
15. failure of a provider of travel related  
services (including any Travel Supplier) to  
provide the bargained-for travel services or  
to refund money due the Insured;
16. Injury sustained while traveling in or on  
any two or three-wheeled motor vehicle  
operated by a person who does not hold a  
valid operators license;
17. participation in a riot, insurrection or civil  
disturbance.

has caused impairment of hearing; or  
repair or replacement of existing hearing  
aids unless for the purpose of modifying the  
item because the Injury or Sickness has  
caused further impairment of hearing.

5. rental of Durable Medical Equipment  
where the total rental expense exceeds the  
usual purchase expense for similar  
equipment in the locality where the  
expense is incurred (but if, in the  
Company's sole judgment, Benefits for  
rental of Durable Medical Equipment are  
expected to exceed the usual purchase  
expense for similar equipment in the locality  
where the expense is incurred, the  
Company may, but is not required to,  
choose to consider such purchase expense  
as a Usual and Customary Covered  
Medical Expense in lieu of such rental  
expense).
6. personal comfort or convenience items,  
such as but not limited to Hospital  
telephone charges, television rental, or  
guest meals.
7. private duty nursing services.
8. services, supplies or treatment, which  
were not recommended, approved and  
certified as necessary and reasonable by  
the attending, onsite Physician.
9. Injury sustained while participating in  
professional athletics, including officiating

or coaching; or racing any type vehicle in an organized event.

10. pregnancy, childbirth, miscarriage or abortion or any complications thereof except as provided herein.

11. cosmetic care, except for reconstructive plastic surgery required as a result of Injury.

12. elective surgery which can be postponed until the Insured returns to his or her country of residence.

13. treatment of Temporomandibular Joint (TMJ) Dysfunction.

14. treatment of congenital anomalies and conditions arising out of or resulting therefrom.

15. services and supplies which are not due to an Injury or Sickness except as may be specifically provided.

16. Injury sustained while driving any vehicle for wage, compensation, or profit.

23. outpatient treatment in connection with the detection or correction by manual or mechanical means of structural imbalance, distortion or subluxation in the human body for the purposes of removing the nerve interference as a result of or related to distortion, misalignment or subluxation of or in the vertebral column.

24. diagnostic or surgical procedures in connection with infertility unless caused by a covered Injury or Sickness.

25. maintenance therapy which is defined as therapy services rendered to an Insured who is no longer making documentable progress, to maintain the level of progress previously attained.

26. treatment for weight increase or reduction, or hair growth or removal.

27. routine physical examinations and related medical services.

28. vocational therapy, recreational therapy, music therapy or speech therapy.

17. services or supplies which are experimental or investigative in nature; including the treatment, procedure, facility, equipment, drugs, drug usage, devices or supplies not recognized as accepted medical practice and any such items requiring federal or other governmental agency approval not received at the time services were rendered.

18. Injury sustained or Sickness contracted as a result of the Insured's commission of or attempt to commit a felony.

19. services rendered by a member of the Insured's Immediate Family or by a person who resides with the Insured.

20. treatment of weak, strained or flat feet, corns, calluses, bunions or toenails.

21. treatment rendered within the Insured's Home Country, except as otherwise provided herein.

22. treatment in connection with birth control, sterilization or sterilization reversal, including surgical procedures and devices.

29. Injuries for which benefits are payable under any no-fault automobile Insurance Policy.

30. diagnosis or treatment of acne.

31. human organ or tissue transplants or treatment thereof.

32. a motor vehicle accident if the Insured is not properly licensed to operate the motor vehicle in the

jurisdiction in which the accident takes place (This exclusion will not apply to an Insured who is a passenger.

33. treatment of any condition for which the Insured is entitled to benefits under any Workers' Compensation Act or similar law.

Additional limitations that apply to the Medical Expense can be found on the complete Description of Coverage.

This document has been reviewed for accuracy as to policy terms for coverage provided by the policy issued by National Union Fire Insurance Company of Pittsburgh, PA. ONLY the policy contains the actual terms, conditions, and limits of the coverage to be provided. If there is any conflict between this document and the policy, the policy will govern in all cases, and discrepancies are the responsibility of policyholder/plan sponsor.