

Business Travel Accident Coverage Chart And International SOS services

CLASSIFICATION	COVERED FOR
Executive Officers, Members of the MIT Academic Council & Lincoln Laboratory Steering Committee, Corporate & Institutional Officers, Senior Leadership Team*	Yes - Business and Leisure
Faculty (Active Employees) * Active Employees (non-faculty)*	Yes - Business and Leisure Travel ** (Faculty sabbatical travel is considered business travel) Access to ISOS services provided for both business and leisure travel. However, only Repatriation and Medical Evacuation coverage provided for leisure travel.
Faculty (Appointed Emeritus, Post-Tenure)	Yes - for business travel only
Members of MIT Corp	Yes – for MIT business travel only
Students – Graduate* Undergraduate	Students are only covered while on MIT related or sponsored trip. 14-day personal extension is provided either prior to or after trip – but not both. \$100k of Medical Expense coverage also provided
Foreign based employees *	Yes – while away from home country (or 100 miles from home.)
Post Doc Associates*	Yes - Business and Leisure travel (Access to ISOS services provided for both business and leisure travel. However, only Repatriation / Medical Evacuation provided for leisure travel.)
Post Doc Fellows	Yes – MIT Business Travel only
Affiliates, Volunteers & Alumnae	Yes – but only while traveling on behalf of MIT. If traveler has coverage through their own institution or company that coverage is primary and MIT's would be secondary.

Recent Graduates	Yes – if on a continuation of a MIT program enrolled in prior to Graduation. (Unless otherwise agreed to covered only for up to 3 months after graduation or September 30th, whichever occurs 1st.
Visiting Students/Special Students	No

*	Coverage includes accompanying spouse and dependent children for <u>business travel ONLY</u>.
**	Faculty and staff must be benefits eligible to be covered for leisure travel
	Individual leisure coverage is available for purchase for individuals and situations not covered above. Please Refer to Insurance office website: www.insurance.mit.edu