



Massachusetts  
Institute of  
Technology

# International Travel Insurance for MIT Students



**Disclaimer:**

The information contained within is a summary of features and benefits of coverage provided under the MIT Study Abroad Insurance Program issued by Cigna and Lloyd's. This summary is presented as a brief overview for educational purposes. Coverage is governed by the terms and conditions of the insurance policy issued to Massachusetts Institute of Technology.

Any questions pertaining to this coverage should be directed to  
The Office of Insurance at [insurance@mit.edu](mailto:insurance@mit.edu)

# Coverage Terms and Conditions

## Who is Covered:

All Registered Students of MIT while studying abroad. "Studying abroad is defined as 'participating in an educational or research activity, or participating in a class trip which takes place outside the U.S., is supervised, sponsored or approved by MIT and is for a period less than 365 days.

Support services (such as evacuation and medical referral assistance) will continue to be provided to family members, alumni, visiting students, cross registered students, volunteers and affiliates of MIT when participating in an approved MIT organized, led or financed program, project or trip.

## Who is NOT Covered:

Medical coverage is **NOT** extended to non-MIT students participating in an MIT program nor to an MIT student's family members.

## When Does Coverage Begin & End?

### BEGINS:

The date the MIT Registered Student departs for the educational, research activity or class trip/program on behalf of MIT.

### ENDS:

The Date that the above trip ends and the student returns from such educational or research activity or class trip/program.

Coverage is also included for a period of 15 days for personal deviation travel (either before/after) the "Study Abroad" trip. Under **NO** circumstances will benefits for expenses be payable once a student returns to the U.S., or after the coverage period ends.

## Coverage Limits

Medical Expenses: \$100,000

Deductible: \$ 0.00

AD&D: \$ 10,000

\*Mental and nervous conditions covered as any other expense.

\*Physical Therapy covered with doctor's perception as any other medical expense.

Coverage is provided for the reasonable and customary charges for Medical Services provided in the care & treatment of sickness or accidental bodily injury incurred due to accident/injury while studying abroad.

\*Limits apply per Insured Person

All other standard ISOS services, including, Security, Medical and Natural Disaster evacuation are included.

Pre-existing conditions are not excluded, however, please refer to the next page for Medical Services NOT included.

### New in 2021

- Quarantine Benefit-Lodging: \$285 per day, max 14 days if required by government and positive test
- Covid testing: covered if symptoms or exposure and must be ordered by a doctor

**TO OPEN A CLAIM (when traveling abroad)**

**Call ISOS: 011-215-942-8478 (collect calls accepted)**

**ISOS MUST be involved in the management of claim for coverage to apply**

# Limits and Exclusions



**Coverage is provided for  
*Medical Services*  
that are deemed necessary,  
including, but not limited to:**

- Medical care and treatment by a Physician;
- Hospital room, board and care, both inpatient and outpatient;
- Drugs and medicines required and prescribed by a Physician;
- Diagnostic tests and x-rays by a Physician;
- Transportation of an Insured Person in an emergency transportation vehicle from the location where such person becomes injured to the nearest hospital where appropriate medical treatment can be obtained;
- Dental care and treatment due to an Accidental Bodily Injury;
- Physical Therapy, including diathermy, ultrasonic, whirlpool or heat treatment adjustment, manipulation, massage and the office visit associated with such therapy;
- Treatment performed by a licensed medical professional when prescribed by a Physician, if hospitalization would have been otherwise required;
- Rental of durable medical equipment;
- Artificial limbs & other prosthetic devices;
- Orthopedic appliances or braces.

**Medical Services do NOT include:**

- Preventative medicines, immunizations, routine physical examinations;
- Plastic or cosmetic surgery, unless medically necessary due to Accidental Bodily Injury (w/in 30 days of Accident);
- Routine pregnancy expenses are not covered.
- Elective termination of pregnancy;
- Prescription drugs;
- Eyeglasses, contact lenses, hearing aids or prescriptions, examinations thereof, radial keratotomy or laser eye surgery to correct vision impairment;
- Congenital conditions;
- For injury occurring while fighting, except in self defense;
- For treatment that is educational, experimental or investigational in nature or that does not constitute accepted medical practice;
- If Insured Person is travelling against the advice of Physician;
- Treatment by a chiropractor.

**Coverage provided by the MIT Study Abroad Insurance program is Primary coverage. (Other health care coverage would apply excess & should be maintained due to coverage limitations and exclusions included under the MIT Study Abroad Insurance Program.)**

# Exclusions

- Extreme Sports – scuba diving > 100 ft; skydiving, hang-gliding or para-gliding, parascending (other than over water), bungee jumping, mountaineering or rock climbing normally requiring the use of guides or ropes or caving
- Illegal Acts – commission or attempted commission of a felony or being engaged in an illegal occupation
- Incarceration – while the person is incarcerated after conviction
- Intoxication – as defined by the laws of the jurisdiction where the Accident occurs
- Narcotic – being under the influence of any narcotic or other controlled substance at the time of a loss. (Exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician)
- Operation of a Motor Vehicle without a Required License - without the proper license to operate such vehicle in the jurisdiction where the Accident/Injury occurs
- Flying: crop dusting, spraying or seeding, giving and receiving flying instructions, fire fighting, sky writing, sky diving or hang-gliding, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying, an ultra-light or glider, parachuting or sky-diving
- Race: Participating in any motorized race or contest of speed

## International SOS (ISOS) – International Emergency & Support Services

- Download ISOS App to your mobile device [app.internationalsos.com](http://app.internationalsos.com)
- Once downloaded, launch and login using MIT's Membership# 11BSGC000066
- Obtain ISOS Card from the Office of Insurance



Any questions regarding the Material contained herein should be directed to the MIT Office of Insurance: [insurance@mit.edu](mailto:insurance@mit.edu)