



Participants in IU-administered overseas study programs are enrolled in a group health insurance plan administered by GeoBlue offered by Worldwide Insurance Services (WIS). The primary policy is underwritten by 4 Ever Life International Limited. Coverage within the U.S. (if you return briefly for a holiday, vacation, or family crisis) is limited to \$5,000, but when you are abroad during the period of the program, the policy provides coverage for up to \$250,000 for accident or illness anywhere worldwide. There is \$0 deductible per injury or sickness, you may be required to pay the physician or hospital at the time of treatment and then file a claim for reimbursement directly with GeoBlue.

MEDICAL BENEFITS

The policy will pay 100% of the Eligible Medical Expenses (limited to the Reasonable Expenses) incurred within 52 weeks from the date of an accident or the commencement of a sickness, up to a maximum limit of \$250,000 per accident or sickness.

ELIGIBLE EXPENSES

Table with 2 columns: Expense Category and Coverage Percentage. Rows include Physician Office Visits, Inpatient Hospital Services, Hospital and Physician Outpatient Services, Emergency Hospital Services, Maternity Care for a Covered Pregnancy, Inpatient treatment of mental and nervous disorders including substance abuse, Outpatient treatment of mental and nervous disorders including substance abuse, Treatment of specified therapies, including acupuncture and Physiotherapy, Repairs to sound, natural teeth required due to an injury, Outpatient prescription drugs including oral contraceptives and devices, Diabetic supplies/education, Child preventative and primary care services, Medical treatment of injuries sustained as a result of a covered motor vehicle accident.

EXPENSES NOT COVERED

- 1. Expenses incurred in excess of Reasonable Expenses.
2. Experimental or investigative supplies or services.
3. Expenses incurred prior to the beginning of the current period of coverage or after the current period of coverage,
4. Routine physical or health examination and preventative medicines.
5. Services and supplies not medically necessary for diagnosis or treatment.
6. Surgery for the correction or refractive error and services, eye examinations, eye glasses or contact lenses or hearing aids, except when medically necessary of the treatment of an injury.
7. Cosmetic surgery and therapies.
8. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, except as specifically provided for in the schedule.
9. Expenses incurred for elective treatment or elective surgery.
10. Elective termination of pregnancy.
11. Services related to the diagnosis or treatment of infertility, fertility, voluntary sterilization or the voluntary reversal of sterilization procedures.
12. Expenses incurred for, or related to gender reassignment surgery.
13. Organ or tissue transplants.
14. Participating in an illegal occupation or committing or attempting to commit a felony.
15. While traveling against the advice of a physician, while on a waiting list for a specific treatment, or when traveling for the purpose of obtaining medical treatment.
16. Diagnosis or treatment of congenital conditions.
17. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extractions of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia.

18. Treatment of weak, strained or flat feet, corns or calluses.
19. Diagnosis and treatment of acne.
20. Diagnosis and treatment of sleep disorders,
21. Expense incurred for the repair or replacement of existing artificial limbs, orthopedic braces or orthotic devices.
22. Deviated nasal septum, including submucous resection and/or surgical correction, unless due to an injury.
23. Expenses incurred for any service rendered by a family member.
24. Loss due to act of war; service in the Armed Forces of any country; participation in a riot, civil commotion, or acts of terrorism.
25. Riding in an aircraft, except as a passenger on a regularly scheduled airline or charter flight.
26. Loss arising from:
 - a. participating in professional sports, contest or competition;
 - b. SCUBA diving, sky diving, mountaineering, ultra-light aircraft, parasailing, hang gliding, parachuting or bungee jumping.
27. To the extent that such payments would be prohibited by law.

This is a simplified summary of policy coverage. For a complete description of all benefits and exclusions, go to geobluestudents.com.

INTERNATIONAL PROVIDERS

Please contact the Global Health and Safety Department (GHS) to request assistance in finding a provider in the GeoBlue network. They can be reached 24 hours a day, 7 days a week. The e-mail is globalhealth@geo-blue.com or call toll free 1-610-254-8771. You can also view the network providers and request Direct Pay by downloading the GeoBlue mobile app.

EMERGENCY FAMILY TRAVEL

If a Covered Member is hospitalized for three (3) or more consecutive days or is in critical condition, GeoBlue shall arrange and pay for the cost for one economy round-trip airfare ticket to, and the hotel accommodations in the place of the Hospital Confinement for one person designated by the Covered Member up to a maximum benefit of \$3,000. Payment for meals, ground transportation and other incidentals are the responsibility of the family member or friend. Determination of whether the Covered Member will be hospitalized for three (3) or more days or if the Covered Member is in critical condition shall be made by GeoBlue, after consultation with the attending physician. No more than one (1) visit may be made during any 12 month period.

MEDICAL EVACUATION

The Company will pay, as a result, of a covered injury or sickness, and upon the written certification of the attending physician, for air evacuation of the insured, including physician or nurse accompaniment, up to \$250,000. Evacuation may be to his/her natural country or to a hospital elsewhere. Any expenses in respect to Medical Evacuation require prior approval by GeoBlue. Call one of the two numbers listed below.

REPATRIATION

In event of the death of the covered person, the Company will pay for those expenses as may reasonably be incurred up to \$25,000 in connection with the preparation and transportation of the body to the person's place of residence in his/her home country. This benefit does not include the transportation of anyone accompanying the body, visitation or funeral expenses. Any expenses in respect to repatriation require prior approval by GeoBlue.

Contacts for evacuation or repatriation

For prior approval of and assistance with medical evacuation or repatriation.

Outside the US 1-610-254-8771 (call collect)

From within the U.S. 1-800-257-4823

globalhealth@geo-blue.com

REIMBURSEMENT OF EXPENSES

To file for reimbursement, send claim forms and appropriate documentation from physician or hospital directly to:

GeoBlue

Attn: Claims Department

PO Box 1748

Southeastern, PA 19399 USA Fax: 610.482.9623

claims@geo-blue.com