ACE USA – U.S International Advantage Program

Coverage:

*Primary Medical (Accident or Sickness) Expense Benefit:* $250,000
  $0 Deductible per Covered Accident or Sickness

*Emergency Medical Benefits:* $10,000

*Accidental Death and Dismemberment:* $100,000

*Emergency Medical Evacuation:* 100% of Covered Expenses
*Repatriation of Remains Benefit:* 100% of Covered Expenses

*Emergency Reunion:* $5,000 benefit maximum
  $300 Daily benefit maximum
  Maximum number of days: 10
  Includes round trip ticket to fly to injured participant

*Trip Cancellation:* $2,500 Benefit Maximum
  Reimbursement of non-refundable covered expenses paid for trip up to Benefit Maximum if prevented from taking trip as a result of injury, sickness, or death

  Limited self-insured coverage for trip cancellation, addressing the cost of cancelling or early return from travel triggered by critical events that may not be covered under the insurance program.

*Trip Interruption:* $2,500 Benefit Maximum
  Reimbursement of cost for one-way economy air/or ground transportation ticket, up to benefit maximum, if participant’s trip is interrupted as a result of a death of a family member or unforeseen injury or sickness of participant’s family member.

*Primary General Liability for CSU, Cal Poly and traveler:* $5,000,000

  FTIP also provides critical coverage for other uninsured exposures for the University including contingent automobile liability, employers responsibility coverage voluntary compensation, and employers liability.

Travel Assistance:

In addition to the insurance protection listed above, ACE USA has arranged with AXA Assistance USA to provide you with access to its travel assistance services around the world. These services include:

- **Medical Assistance** including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.
- **Personal Assistance** including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, medical benefits verification and medical claims assistance.
- **Travel Assistance** including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.
- **Security Assistance** including a crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling as well as access to a secure, web-based system for tracking global threats and health or location based risk intelligence.
Travel Assistance Contact Information:

Please call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event

ACE Travel Assistance Program (24 hour access)
1-855-327-1414 (Toll Free)
1-630-694-9764 (Direct Dial)

Email: medassist-usa@axa-assistance.us

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