Suffolk University
International Travel Assistance and Insurance Program

Eligibility: All students and all faculty and staff of Suffolk University traveling outside of the United States and participating in educational programs.

Territory Restrictions: The United States including, Washington D.C., and Cuba, unless for an approved reason as stated by the U.S. Government

Policy Period: 7/1/2026 - 6/30/2027

Coverage Dates: Participants are covered for the duration of travel while on an official, school-sponsored trip or study abroad.

SUMMARY OF BENEFITS

The plan is underwritten by: ACE American Insurance Company; a member of the Chubb Group of Companies

Policy Number: GLM N14287206

All Benefits are in U.S. Dollar Amounts:	
Medically Expense Benefits Injuries resulting from skiing: All other medical expenses:	 $10,000 for injuries resulting from skiing $500,000 for all other losses
Maximum for Preexisting Conditions:	treated as any other medical condition
Maximum for Dental Treatment Injury Only: Alleviation of Pain:	 $2,000 $1,000
Maximum for Prescription Drugs (Inpatient and Outpatient Co-insurance):	100% of Covered Expenses
Emergency Medical Evacuation:	100% of Covered Expenses
Repatriation of Remains:	100% of Covered Expenses
Emergency Reunion Benefit Benefit Maximum: Daily Benefit Maximum: Maximum Number of Days:	 $10,000 $300 10
Family Reunion Benefit Benefit Maximum: Daily Benefit Maximum: Maximum Number of Days:	 $12,500 $300 10
Accidental Death and Dismemberment Principal Sum: Aggregate Limit:	 $10,000 $1,000,000
Security Evacuations are insured through Crisis24 and are covered if deemed necessary and facilitated by Crisis24. The limit is up to $100,000 for assisting an eligible member.	

FREQUENTLY ASKED QUESTIONS

General

What are some of the services offered by the program and who provides them?

Medical evacuation and repatriation coordination; political and natural disaster evacuation coordination; and payment of overseas medical bills when accepted by provider. In addition, transportation to join a hospitalized member while visiting a hospitalized member.

- Crisis24 – first point of contact, provider of security services and host of free smart phone app.
- AXA in coordination with Administrative Concepts, Inc. (ACI)– Administrator for medical services, evacuation and payment of overseas medical bills.
- Chubb/Ace American Insurance Company – Underwriter of program.

How do I enroll?

Travelers eligible for this Plan are automatically and mandatorily enrolled by the school.

Who do I contact if I need help when I'm overseas?

Call Crisis24 24-hour emergency support: +1 (857) 343-8107. You can also access this number through the smart phone app.

- Crisis24 will assist you with all security assistance.
- If you identify that you need medical or mental health care, you will be transferred and introduced to a representative from AXA. The representative will gather basic information and set up a guarantee of payment with a health care center.
- If you are not sure where to go, AXA can assist you with making an appointment at a provider.
- Call prior to seeking medical or mental health care to allow time for AXA to set up a guarantee of payment.
- If you require follow up treatment or services, the guarantee of payment will continue to cover you for these appointments.

Who do I contact if I have pre-trip medical or security questions?

If you have a pre-trip medical or security related question while overseas, please call Crisis24 24-hour emergency support at **1-857-343-8107** or email **response@crisis24.com**.

Do I get an ID card?

You will receive a Crisis24 membership card, which will include the 24-hour emergency support phone number. This card will also include the policy number and designated phone number to access all services. We strongly encourage you to print this and keep a copy with your travel documents. This document can also be saved on your smart phone either as a file or as a picture. It is also advised that you download the free Crisis24 Horizon travel assistance app..

How to Access Horizon

Desktop

Go to https://crisis24horizon.com/suffolk

Mobile App

Download from your app store or search for Crisis24 Horizon Mobile.

Download on the App Store

GET IT ON Google Play

Travel Accident and Sickness Insurance Plan Benefits

What is covered under the Chubb/ACE Accident and Sickness Policy administered through AXA/ACI?

The plan covers medically necessary services, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, labs and x-rays, inpatient and outpatient mental health, physician office visits and prescription drugs that are prescribed by a physician outside of the United States. See the Policy for a full list of benefits.

What are some services that are NOT covered and important to understand prior to traveling?

The plan does not cover preventative care, including, but not limited to, travel immunizations; routine physicals; elective treatment, exams or surgery; annual women's wellness exams; or prescription of birth control. Routine pregnancy services are not covered. See the Policy for the full list of exclusions.

How are prescription drugs covered?

Prescription drugs are covered when prescribed by a doctor outside of the United States and related to a medical illness or injury that occurs while traveling. You will need to pay out of pocket for prescription drugs and submit a claim for reimbursement.

It is best to get all refills for a medication that you take on a routine basis prior to traveling. This includes both preventative and maintenance medication for chronic health conditions. Please note that birth control is considered preventative in most cases and is not covered.

Always check to see if your medicine is allowed in the country you are traveling to.

What is covered for dental treatment?

It is important to be aware of the benefit limit listed on page 1 of this document. Covered Medical Expenses are for dental charges for Injury to sound, natural teeth. You will need to pay out of pocket for dental expenses and submit a claim for reimbursement.

What if I have a pre-existing condition, am I covered?

Yes, pre-existing conditions are covered.

Does this plan have a deductible?

No. Deductible means the dollar amount of Covered Expenses that must be incurred as an out-of-pocket expense by each Insured per Covered Accident or Sickness before Medical Expense Benefits and/or Additional Benefits are paid under the Policy. In addition, the Policy does not include Copay or Coinsurance.

What else is included?

There is also a small benefit for Accidental Death and Dismemberment.

Can I waive out of this plan if I already have health insurance that has an element of international coverage?

No. While we recognize that there are health insurance plans that allow for some global services, most plans are limited in scope and coverage, and may require out-of-pocket expenses with complicated claim reimbursement processes. Further, most health insurance plans are not designed or intended to be used for primary medical insurance coverage while traveling abroad.

This program is intended to provide our travelers with seamless access to emergency support and services while traveling anywhere in the world. Services include medical evacuation and repatriation coordination; political and natural disaster evacuation coordination; and payment of overseas medical bills when accepted by provider. Also included are pre-trip country information, real-time travel alerts and advice, mobile travel app and 24-hour emergency support.

Who do I contact if I have questions about how the International Travel Accident and Sickness Insurance Plan works?

Administrative Concepts, Inc. (ACI)
Email: aciclaims@acitpa.com or intlassist@acitpa.com
Tel: 888-293-9229

Claims Processing

How does the claims process work?

AXA, is the medical assistance provider. When a member calls the designated Suffolk University line for Crisis24, the caller is warm transferred and introduced to a service representative from AXA. If AXA coordinates the payment for medical treatment, the claim will be paid for by the insurance company according to the terms and conditions of the policy. The student does not need to submit any paperwork.

If I receive a bill for services I received, what should I do?

If coordination of payment upfront for medical services is unavailable or was not initiated with AXA via calling Crisis24, then the prompt filing of a claim form will result in faster payment of a covered person's claim. You may get the claim form from the administrator at the school or ACI. Complete the form and mail, email, or fax it to the claims administrator, ACI

Administrative Concepts, Inc. (ACI)
Email: aciclaims@acitpa.com or intlassist@acitpa.com
Tel: 888-293-9229
Fax: 888-293-9299

Administrative Concepts, Inc.
P.O. Box 4000
Collegeville, PA 19426-9000

How should a claim be submitted if Suffolk University or a faculty member pays for medical services on behalf of the student?

An administrator for Suffolk or the faculty member should submit the claim form and write on the claim form or indicate with the claim form submission via email, mail or fax that the University or the faculty member paid on behalf of the insured. That note will allow payment to be directed properly.

Who do I contact if I have questions about a specific claim or a claims payment?

For a medical claim related to an accident or sickness contact **ACI, the claims administrator for the ACE America Insurance Company policy**. ACI's phone number is 888-293-9229 or email aciclaims@acitpa.com or intlassist@acitpa.com. ACI's business hours at 8:30 am – 5:30 pm EST, Monday through Friday.

EXCLUSIONS AND LIMITATIONS– ACCIDENT AND SICKNESS POLICY

Benefits will not be paid for any Loss or Injury that is caused by or results from:

- intentionally self-inflicted injury; suicide or attempted suicide. (applicable to Accidental Death and Dismemberment Benefit only)
- war or any act of war, whether declared or not.
- a Covered Accident that occurs while a Covered Person is on active duty service in the military, naval or air force of any country or international organization. Upon receipt of proof of service, we will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- piloting or serving as a crewmember in any aircraft (unless otherwise provided in the Policy).
- commission of, or attempt to commit, a felony.
- sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food (applicable to Accidental Death and Dismemberment Benefit only)
- travel in any Aircraft owned, leased or controlled by the Policyholder, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be "controlled" by the Policyholder, if the Aircraft may be used as the Policyholder wishes for more than 10 straight days, or more than 15 days in any year.

In addition, Medical Expense Benefits will not be paid for any loss, treatment, or services resulting from:

- routine physicals and care of any kind.
- routine dental care and treatment.
- routine nursery care.
- cosmetic surgery, except for reconstructive surgery needed as the result of an Injury.
- eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof; eyeglasses, contact lenses, and hearing aids.
- services, supplies, or treatment including any period of Hospital confinement which is not recommended, approved, and certified as Medically Necessary and reasonable by a Doctor, or expenses which are non-medical in nature.
- treatment or service provided by a private duty nurse.
- treatment by any Immediate Family Member or member of the Insured's household. "Immediate Family Member" means a Covered Person's spouse, child, brother, sister, parent, grandparent, or in-laws.
- expenses incurred during travel for purposes of seeking medical care or treatment, or for any other travel that is not in the course of the Policyholder's activity (unless Personal Deviations are specifically covered).
- medical expenses for which the Covered Person would not be responsible to pay for in the absence of the Policy. Expenses incurred for services provided by any government Hospital or agency, or government sponsored-plan for which, and to the extent that, the Covered Person is eligible for reimbursement.
- any treatment provided under any mandatory government program or facility set up for treatment without cost to any individual
- custodial care.
- services or expenses incurred in the Covered Person's Home Country.
- elective treatment, exams or surgery; elective termination of pregnancy.
- expenses for services, treatment or surgery deemed to be experimental and which are not recognized and generally accepted medical practices in the United States.
- expenses payable by any automobile insurance policy without regard to fault.
- organ or tissue transplants and related services.

- Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation, whether United States federal or foreign law.
- Injury sustained while participating in club, intramural, intercollegiate, interscholastic, professional or semi-professional sports.
- Injury caused by or resulting from travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle, or a motor vehicle not designed primarily for use on public streets or highways.
- injury resulting from off-road motorcycling, scuba diving, jet, water skiing, heli skiing, extreme skiing, skiing outside marked trails, mountain climbing (where ropes or guides are used); skydiving, amateur automobile racing, or automobile speed contests; bungee jumping; spelunking; white water rafting; surfing; or parasailing.

To obtain a copy of the current policy, please contact the Suffolk University Office of Risk Management at riskmanagement@suffolk.edu.