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**OREGON INSTITUTE OF TECHNOLOGY
 International Travel Insurance
 July 1, 2015 through June 30, 2016**

Introduction:

The Oregon Institute of Technology (“Oregon Tech”) obtains international travel insurance coverage through the Public University Risk Management and Insurance Trust (“PURMIT”). PURMIT has contracted with Gallagher Koster as the insurance broker to facilitate the insurance coverage process. For the period of July 1, 2013 through June 30, 2016, PURMIT has selected Axis Insurance Company as the insurance carrier.

Oregon Tech requires that all faculty, staff, students, and guests that participate in an international trip to have insurance coverage. Insurance must be provided through Oregon Tech unless equivalent coverage for the entire group is being facilitated from a sponsoring entity that facilitates the trip (e.g. Engineers Without Borders). Faculty and staff that are traveling in their official capacity are covered by insurance through the Public Employees Benefit Board.

Price: (Rates and Policy effective July 1, 2015 – June 30, 2016)

Class I	\$2.00
Class II	\$2.00
Class III	\$3.00
Class IV	\$2.00
Class V	\$2.00

*Minimum 1 week enrollment with a daily rate following the 1 week minimum.

Definitions for Price:

Class I	All outbound students, faculty, visiting faculty, staff, scholars and interns traveling on Policyholder sponsored student trips, study abroad programs, research, independent study and internship on file with the Policyholder.
Class II	All eligible student’s lawful spouse or Registered Domestic Partner and all Dependent Children under the age of 18 of Class 1 active enrolled students or Interns with Oregon University System, who are traveling with a Class 1 Covered Person on the Policyholder’s scheduled and sponsored educational program outside of the United States, whose names are on file with the Policyholder and for whom the appropriate premium has been paid.
Class III	All outbound Class 1 and Class 2 Covered Persons who were previously covered under a Policyholder sponsored program who are continuing their trip on a Voluntary/Leisure non- Policyholder basis.
Class IV	All outbound students and visiting faculty, scholar or other persons of similar description traveling on AHA sponsored student trips, study abroad programs, research, independent study and internship on file with AHA.
Class V	All eligible student’s lawful spouse or eligible Domestic Partner and all Dependent Children under the age of 18 who are traveling with a Class 4 Covered Person on the AHA’s scheduled and sponsored educational program outside of the United States, whose names are on file with the AHA and for whom the appropriate premium has been paid.

Risk Management Process

1. Risk Management receives roster from Trip Coordinator.
 - a. Risk Management emails roster to Dean Sandonato at Gallagher Koster – dean_sandonato@ajg.com
2. Charges – Regardless of the trip length, your student account or departmental index will be billed upon conclusion of the trip.
3. Shortly after the coverage has been placed, Program Participants will receive an individual custom ID card and verification letter from Gallagher Koster.

What if you need services when traveling?

- Keep your travel abroad insurance information with you at all times during the trip. If possible keep your ID Card with you on your person (i.e. wallet, purse, etc.).
- If any issues or concerns arise during the trip, do not hesitate to contact the customer service contact number on your ID Card.

Insurance Coverage Summary

Insurance Carrier Name	Axis Insurance Company
A.M. Best Rating	A
Period of Coverage Maximum Benefits	\$200,000
Maximum Benefit per Injury or Sicknesses	\$200,000
Deductible	\$0
Physician Office Visits	100% of Reasonable Expenses
Inpatient Hospital Services	100% of Reasonable Expenses
Hospital and Physician Outpatient Services	100% of Reasonable Expenses
Emergency Hospital Services	100% of Reasonable Expenses
Maternity Care for a Covered Pregnancy	Reasonable Expenses. Conception must have occurred while the Covered Person was insured under the Policy
Inpatient treatment of mental and nervous disorders including drug or alcohol abuse	Reasonable Expenses up to \$200,000 Maximum per Period of Coverage for a maximum period of 30 days per Period of Coverage.
Outpatient treatment of mental and nervous disorders including drug or alcohol abuse	Reasonable Expenses up to \$200,000 for a maximum period of 10 days per Period of Coverage.
Treatment of Specified therapies, including acupuncture and Physiotherapy	Reasonable Expenses up to \$10,000 Maximum combined total for Inpatient and Outpatient care, up to 30 days immediately following the attending Physician's release for rehabilitation following a covered Hospital confinement or surgery per Period of Coverage.
Routine nursery care of a newborn child of a covered pregnancy	Reasonable Expenses up to \$500 Maximum per Period of Coverage
Repairs to sound, natural teeth required due to an Injury	100% of Reasonable Expenses up to \$500 per Period of Coverage maximum
Outpatient prescription drugs including oral contraceptives and devices	100% of actual charge
Out of Country Medical Guarantee Charge	Actual expenses incurred up to \$10,000
Accidental Death & Dismemberment	Maximum Benefit: Principal Sum up to \$10,000 for Eligible Participant; \$5,000 for Spouse; and \$1,000 for Child(ren)
Repatriation of Remains	Maximum Benefit up to \$200,000
Security Evacuation	Maximum Benefit up to \$200,000
Medical Evacuation	Maximum Lifetime Benefit for all Evacuations up to \$200,000
Trip Cancellation	\$10,000 per person per trip
Trip Interruption	\$10,000 per person per trip
Bedside Visit	Up to a maximum benefit of \$1,500 for the cost of one economy round-trip air fare ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person
Global Assistance Services	Travel Axis (Europ Assist) - Emergency Medical and Travel Assistance services provided, including coordination of all evacuations and repatriations if needed

See the Exclusions & Limitations of the coverage located at: