



INTERNATIONAL STUDENT INSURANCE



XL Travel

PGTII00551831

Polic Year: 2025-2026

March 28th, 2025 - March 27th, 2026

Seeking Medical Care

If you need to seek medical care, please follow these simple instructions:



Non-Emergency Care

For immediate care in non-emergency situations, you **SHOULD** go to a Walk-in Clinic, Urgent Care center or local doctor. Urgent Care and Walk-in Clinics are often the best places to seek medical care as you can walk right in and they require no appointment.

You **SHOULD NOT** go to the Emergency Room (ER) for this type of care unless it is a real emergency situation.



Doctor/Hospital Search

You have the freedom of choice to visit any provider you wish, however you are strongly encouraged to visit medical providers who are part of the insurance plans network. This will allow direct billing and can remove the need for you to pay up front for medical expenses.

Outside the USA - [International Provider Access \(IPA\)](#)



Emergency Care

The Emergency Room (ER) is designed for medical emergencies. If you need emergency care for any reason, please get to the nearest Emergency Room (ER) or call the emergency services for immediate treatment.



Prescription Medication

Prescriptions should be filled at any available pharmacy and paid upfront directly to the pharmacy. Please keep copies of all your receipts and the prescription label and submit those to the claims team, along with a completed claim form for processing.



Telemedicine

The plan allows participants to use the telemedicine services of their choice and the plan will cover as per the terms of the policy.



Claims Information

In-Network Claims

When seeking medical care in-network, the medical provider will submit your claims for processing. You will still need to follow these steps to get your claims processed and paid:

1. Register your MyIMG Account.
2. Seek Treatment
 - Find an in-network provider.
 - Hand over your ID Card at the time of treatment.
3. Check on the status of your claim periodically through MyIMG.
4. For questions about your claims, contact IMG:

USA Toll Free: (855) 731-9445
USA Direct: +1 (317) 927-6806
Email: CustomerCare@IMGglobal.com

Out-of-Network Claims

If you seek medical care from a provider that is outside the plans provider network, outside of the USA, or you have paid for any medical expenses out of your own pocket, you will need follow these steps to get your claims processed and paid:

1. Register your MyIMG Account.
2. Seek Treatment
 - Visit any provider of your choice.
 - Pay for their services upfront.
 - Submit copies of all medical records, invoices, bills, and receipts through your MyIMG account.
3. Check on the status of your claim periodically through MyIMG.
4. For questions about your claims, contact IMG:

USA Toll Free: (855) 731-9445
USA Direct: +1 (317) 927-6806
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Student Zone

The Student Zone provides you with a one-stop resource for all your insurance needs and you should visit this to familiarize yourself with your insurance plan. It includes information such as:

- How to seek medical care
- Doctor/hospital search tool
- Claims documents
- Online claims tracking
- Access your policy documents

Visit your student zone:

[Student Zone](#)

Assistance



IMG is available 24-hours a day to assist you with your insurance needs, including pre-certification, claims, emergency evacuation and much more.

You can contact IMG at:
Toll-free: (855) 731-9445
Direct Dial: + 1 (317) 927-6806
CustomerCare@IMGglobal.com

Benefit Summary

Benefit	Limit
Period of Coverage Limit	Through age 69: \$100,000 Ages 70 to 79: \$50,000 Ages 80 and older: \$10,000
Deductible	\$100 per Insured Person, per Certificate Period
Coinsurance • In addition to Deductible	Plan pays 100% of eligible expenses, after the deductible, to the Period of Coverage Limit
Period of Coverage	5 days to 12 months
Benefit Period • Charges incurred in the United States are not eligible for coverage during the Benefit Period	3 months Refer to the BENEFIT PERIOD provision for further details and requirements
Area of Coverage	Worldwide, excluding the Insured Person's Country of Residence and the United States
Pre-Certification	
<ul style="list-style-type: none"> Interfacility Ambulance Transfer: No coverage if Pre-certification requirements are not met. Emergency Medical Evacuation: No coverage if not approved by the Company. Refer to the EMERGENCY MEDICAL EVACUATION provision for complete requirements and coverage. All other Treatments & supplies: 50% reduction of Eligible Medical Expenses if Pre-certification requirements are not met. Deductible is taken after reduction. Coinsurance is applied to remainder of the reduced amount. Refer to the PRE-CERTIFICATION REQUIREMENTS provision for a complete list of services that require Pre-certification. 	
Pre-Existing Conditions	
Charges resulting directly or indirectly from or relating to any Pre-existing Condition are excluded from coverage under this insurance.	
Acute Onset of Pre-existing Conditions Subject to Deductible; Not Subject to Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit	
Acute Onset of Pre-existing Conditions • Insured Person must be under 70 years of age • Refer to the ACUTE ONSET OF PRE-EXISTING CONDITIONS provision for further details and requirements	United States citizens: Age 64 and under without a Primary Health Plan: <ul style="list-style-type: none"> Maximum Limit: \$20,000 Age 64 and under with a Primary Health Plan: <ul style="list-style-type: none"> Up to the Period of Coverage limit Age 65 through age 69: <ul style="list-style-type: none"> Maximum Limit: \$2,500 Non-United States citizens: Age 69 and under: <ul style="list-style-type: none"> Up to the Period of Coverage limit or \$1,000,000 (whichever is lower)
Emergency Medical Evacuation • Arises or results directly from a covered Acute Onset of a Pre-existing Condition • Insured Person must be under 70 years of age	Maximum Limit: \$25,000

Inpatient or Outpatient Services Subject to Deductible; Not Subject to Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit	
Eligible Medical Expenses	100%
Physician Visits / Services	100%
Urgent Care Clinic • Not subject to Deductible	100% Copayment: \$25
Walk-in Clinic • Not subject to Deductible	100% Copayment: \$15
Hospital Emergency Room	100%
Hospitalization / Room & Board • Average semi-private room rate • Includes nursing services, miscellaneous and ancillary services	100%
Intensive Care	100%
Bedside Visit • Not subject to Deductible • Hospitalized in an Intensive Care Unit • Refer to the BEDSIDE VISIT provision for further details	100% Maximum Limit: \$1,500
Outpatient Surgical / Hospital Facility	100%
Laboratory	100%
Radiology / X-Ray	100%
Chemotherapy / Radiation Therapy	100%
Pre-admission Testing	100%
Surgery	100%
Reconstructive Surgery • Surgery is incidental to and follows Surgery that was covered under the plan	100%
Assistant Surgeon • 20% of the primary surgeon's eligible fee	100%
Anesthesia	100%
Durable Medical Equipment	100%
Chiropractic Care • Medical order or Treatment plan required	100%
Physical Therapy • Medical order or Treatment plan required	100%

Extended Care Facility <ul style="list-style-type: none"> • Upon direct transfer from an acute care Facility 	100%
Home Nursing Care <ul style="list-style-type: none"> • Provided by a Home Health Care Agency 	100%
Prescription Drugs and Medication Subject to Deductible; Not Subject to Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit	
The following Prescription Drugs and Medication Maximum Limit accumulates toward the plan Maximum Limit per Period of Coverage	
Prescription Drugs and Medication <ul style="list-style-type: none"> • Obtained through Retail Pharmacy, Inpatient and Outpatient Surgery, Emergency Room and Outpatient Office Visits • Dispensing maximum for Retail Pharmacy: 90 days per prescription 	100% Up to the plan Maximum Limit
Emergency Services NOT Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit	
Emergency Local Ambulance <ul style="list-style-type: none"> • Subject to Deductible and Coinsurance • Injury • Illness resulting in an Inpatient Hospital admission 	100%
Emergency Medical Evacuation <ul style="list-style-type: none"> • Approved in advance and coordinated by the Company 	100% Maximum Limit: \$1,000,000
Emergency Reunion <ul style="list-style-type: none"> • Reasonable and necessary travel costs and accommodations • Approved in advance by the Company 	100% Maximum Limit: \$100,000 Maximum days: 15 Meal maximum per day: \$25
Interfacility Ambulance Transfer <ul style="list-style-type: none"> • Transfer must be a result of an Inpatient Hospital admission 	100%
Natural Disaster Evacuation <ul style="list-style-type: none"> • Approved in advance by the Company 	100% Maximum Limit: \$25,000
Political Evacuation and Repatriation <ul style="list-style-type: none"> • Approved in advance by the Company 	100% Maximum Limit: \$100,000
Remote Transportation <ul style="list-style-type: none"> • Approved in advance by the Company 	100% Maximum Limit: \$20,000 Limit: \$5,000
Return of Minor Children <ul style="list-style-type: none"> • Approved in advance by the Company 	100% Maximum Limit: \$100,000
Return of Mortal Remains <ul style="list-style-type: none"> • Return of Insured Person's Mortal Remains to Country of Residence • Approved in advance by the Company 	100% Up to Period of Coverage Limit Local Burial / Cremation Maximum Limit: \$5,000

Other Services NOT Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit	
Accidental Death & Dismemberment • Death must occur within 90 days of the Accident	Principal Sum Maximum Limit: \$50,000 • Accidental Death: 100% of Principal Sum • Dismemberment: See Policy Wording for Full Schedule of Benefits
Common Carrier Accidental Death	Maximum Limit per Adult: \$100,000 Maximum Limit per Child: \$25,000 Maximum Limit per Family: \$250,000
Dental Treatment • Subject to Deductible and Coinsurance	100% Limit: \$300 (unexpected pain or treatment due to an accident)
Traumatic Dental Injury • Subject to Deductible and Coinsurance • Treatment at a Hospital due to an Accident • Additional Treatment for the same injury rendered by a Dental Provider will be paid at 100%	100%
Emergency Eye Examination • Loss or damage to prescription corrective lenses due to an Accident	100% Deductible per occurrence: \$50 (plan Deductible is waived) Limit: \$150
Hospital Indemnity • Outside Insured Person's Country of Residence and the United States • Inpatient Hospitalization only	100% Overnight limit: \$250 Maximum nights: 10
Identify Theft	100% Limit: \$500
Lost Luggage	100% Limit: \$500 / \$50 per item
Natural Disaster	100% Limit per day: \$250 Maximum days: 5
Personal Liability • Secondary to any other insurance • No coverage for Injury to a related third party or damage to related third person's property • Refer to the PERSONAL LIABILITY provision for further details and requirements	Combined Maximum Limit: \$25,000 Injury to third person: • Per Injury Deductible: \$100 Damage to third person's property: • Per damage Deductible: \$100
Pet Return • For a pet cat or dog traveling with the Insured Person	100% Limit: \$1,000
Small Pet Common Air Carrier Accidental Death Benefit • For a pet cat or dog up to 30 pounds traveling with the Insured Person	100% Limit: \$500
Supplemental Accident Benefit	100% Limit: \$300

Terrorism	Maximum Limit: \$50,000
Return Travel	100% Limit: \$10,000
Incidental Services NOT Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit	
Combined Maximum Limit: \$50,000	
Emergency Treatment While Traveling Through the United States <ul style="list-style-type: none"> • Maximum consecutive days: 14 (in addition to the combined Maximum Limit) • Must be Pre-certified and coordinated by the Company • Refer to the EMERGENCY TREATMENT WHILE TRAVELING THROUGH THE UNITED STATES provision for further details and requirements 	100%
Emergency Medical Evacuation to the United States and Associated Treatment <ul style="list-style-type: none"> • Maximum consecutive days: 14 (in addition to the combined Maximum Limit) • Must be Pre-certified and coordinated by the Company • Refer to the EMERGENCY MEDICAL EVACUATION TO THE UNITED STATES AND ASSOCIATED TREATMENT provision for further details and requirements 	100%
Emergency Treatment During Incidental Trip to Country of Residence <ul style="list-style-type: none"> • Maximum consecutive days: 14 (in addition to the combined Maximum Limit) • Must be Pre-certified and coordinated by the Company • Refer to the EMERGENCY TREATMENT DURING INCIDENTAL TRIP TO COUNTRY OF RESIDENCE provision for further details and requirements 	100%

Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable, and Customary charges. This is a summary of a selection of the plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents(together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

Member Eligibility

If an Insured Person is not eligible, this Certificate is void ab initio and all Premium paid will be refunded. In order to be eligible and qualified for coverage under this insurance, a person must meet all of the following requirements:

1. complete and sign an Application as the Insured Person (or be listed thereon by proxy as an applicant and proposed Insured Person), and/or as the Insured Person's Spouse, Child and/or Grandchild
2. pay the required Premium on or before the Effective Date of Coverage
3. receive written acceptance of their Application, renewal or extension from the Company
4. be an individual at least fourteen (14) days old
5. on the Effective Date and on subsequent renewal dates, must have legally departed the Country of Residence and legally entered the Destination Country
6. not have established a permanent residency in the Destination Country

Once the Insured Person and/or Spouse reaches the ages of seventy (70) and eighty (80) and at the time of their renewal, the Period of Coverage limit will be reflective of their new age range as listed in the BENEFIT SUMMARY.

Exclusions

Except as expressly provided for in the BENEFIT SUMMARY, all Charges, costs, expenses and/or claims incurred by the Insured Person, and any claim for death or dismemberment benefits, and directly or indirectly relating to or arising or resulting from or in connection with any of the following acts, omissions, events, conditions, Charges, consequences, claims, Treatment (including diagnoses, consultations, tests, examinations and evaluations related thereto), services and/or supplies are expressly excluded from coverage under this insurance, and the Company shall provide no benefits or reimbursements and shall have no liability or obligation for any coverage thereof or therefor:

1. **ECONOMIC SANCTIONS:** The Company will not cover any person as an Insured Person if such cover would result in the Company being exposed to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union, United Kingdom or the United States of America.
2. **WAR; MILITARY ACTION:** The Company shall not be liable for and will not provide coverage or benefits for any claim or Charges incurred with respect to any Illness, Injury, death and dismemberment, or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising or incurred in connection with or as a result of any of the following acts or occurrences:
 - (a) war, invasion, act of foreign enemy hostilities, warlike operations (whether war be declared or not), or civil war
 - (b) mutiny, riot, strike, military or popular uprising, insurrection, insurgency, rebellion, revolution, military or usurped power
 - (c) any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by violence of any type
 - (d) martial law or state of siege or any events or causes which determine the proclamation or maintenance of martial law or state of siege
 - (e) any use of radiological, chemical, nuclear or biological weapons or any other radiological, chemical, nuclear or biological events of any type (including in connection with an act of Terrorism).

Any claim, Charges, Illness, Injury or other consequence happening or arising during the existence of abnormal conditions (whether physical or otherwise), whether or not directly or indirectly, proximately or remotely occasioned by, or

contributed to by, traceable to, or arising in connection with, any of the said occurrences shall be deemed and considered to be consequences for which the Company shall not be liable under the Master Policy or this Certificate, except to the extent that the Insured Person shall prove that such claim, Charges, Illness, Injury or other consequence happened independently of the existence of such abnormal conditions and/or occurrences.

3. **TERRORISM:** The Company shall not be liable for and will not provide coverage or benefits in excess of the amount shown in the BENEFIT SUMMARY for any claim or Charges, Illness, Injury or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising in connection with any act of Terrorism. Further, the Company shall not be liable for and will not provide any coverage or benefits for any claim, Charges, Illness, Injury or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising in connection with the following:
 - (a) the Insured Person's active and voluntary planning or coordination of or participation in any act of Terrorism
 - (b) any act of Terrorism that takes place in a location, post, area, territory or country for which a Travel Warning or Emergency Travel Advisory was issued or in effect on or within six (6) months prior to the Insured Person's date of arrival in said location, post, area, territory or country
 - (c) any act of Terrorism that takes place in a location, post, area, territory or country for which a Travel Warning or Emergency Travel Advisory becomes effective or is in effect on or after the Insured Person's date of arrival in said location, post, area, territory or country, and the Insured Person unreasonably fails or refuses to heed such warning and thereafter remains in said location, post, area, territory or country.
4. **PRE-EXISTING CONDITIONS:** Charges resulting directly or indirectly from or relating to any Pre-existing Condition are excluded from coverage under this insurance except and unless the Charges resulted directly from an Acute Onset of Preexisting Condition, in which case the Charges will be covered only according to the Terms of the ACUTE ONSET OF PREEXISTING CONDITIONS provision.
5. **MATERNITY AND NEWBORN CARE:** Charges for pre-natal care, delivery, post-natal care, and care of Newborns, including complications of Pregnancy, miscarriage,

- complications of delivery and/or of Newborns are excluded from this insurance.
6. MENTAL OR NERVOUS DISORDERS: Charges for Treatment of Mental or Nervous Disorders are excluded from coverage under this insurance.
 7. PREVENTATIVE CARE: Charges for Routine Physical Examinations and immunizations are excluded from coverage under this insurance.
 8. Charges for any Treatment or supplies that are:
 - (a) not incurred, obtained or received by an Insured Person during the Period of Coverage
 - (b) not presented to the Company for payment by way of a completed Proof of Claim within one hundred eighty (180) days from the date such Charges are incurred
 - (c) not administered or ordered by a Physician
 - (d) not Medically Necessary for the diagnosis, care or Treatment of the physical condition involved. This also applies when and if they are prescribed, recommended or approved by the attending Physician
 - (e) provided at no cost to the Insured Person or for which the Insured Person is not otherwise liable
 - (f) in excess of Usual, Reasonable and Customary
 - (g) related to Hospice Care
 - (h) incurred by an Insured Person who was HIV + on or before the Initial Effective Date of this insurance, whether or not the Insured Person had knowledge of their HIV status prior to the Effective Date, and whether or not the Charges are incurred in relation to or as a result of said status. This exclusion includes Charges for any Treatment or supplies relating to or arising or resulting directly or indirectly from HIV, AIDS virus, AIDS related Illness, ARC Syndrome, AIDS and/or any other Illness arising or resulting from any complications or consequences of any of the foregoing conditions
 - (i) provided by or at the direction or recommendation of a chiropractor, unless ordered in advance by a Physician
 - (j) performed or provided by a Relative of the Insured Person
 - (k) not expressly included in the ELIGIBLE MEDICAL EXPENSES provision
 - (l) provided by a person who resides or has resided with the Insured Person or in the Insured Person's home
 - (m) required or recommended as a result of complications or consequences arising from or related to any Treatment, Illness, Injury, or supply received prior to coverage under this insurance or that is excluded from coverage or which is otherwise not covered under this insurance
 - (n) for Congenital Disorders and conditions arising out of or resulting therefrom
 9. Charges incurred for failure to keep a scheduled appointment
 10. Charges incurred due to fluctuations in exchange rates or for any bank charges the Insured Person incurs when a check, bank transfer, or payment is received from the Company
 11. Charges incurred for Surgeries, Treatment or supplies which are Investigational, Experimental and for research purposes
 12. Charges incurred related to genetic medicine, genetic testing, surveillance testing and/or wellness screening procedures for genetically predisposed conditions indicated by genetic medicine or genetic testing, including, but not limited to amniocentesis, drugs, recombinant adeno-associated virus vector-based gene therapy, and other Medication Treatments associated with diagnoses related to genetic testing and discovery, genetic screening, risk assessment, preventive and prophylactic surgeries recommended by genetic testing, and/or any procedures used to determine genetic pre-disposition, provide genetic counseling, or administration of gene therapy
 13. Charges incurred for testing that attempts to measure aspects of an Insured Person's mental ability, intelligence, aptitude, personality and stress management. Such testing may include but is not limited to psychometric, behavioral and educational testing
 14. Charges incurred for Custodial Care
 15. Charges incurred for Educational or Rehabilitative Care that specifically relates to training or retraining an Insured Person to function in a normal or near-normal manner. Such care may include but is not limited to job or vocational training, counseling, occupational therapy and speech therapy
 16. Charges for weight modification or any Inpatient, Outpatient, Surgical or other Treatment of obesity (including without limitation morbid obesity), including without limitation wiring of the teeth and all forms or procedures of bariatric Surgery by whatever name called, or reversal thereof, including without limitation intestinal bypass, gastric bypass, gastric banding, vertical banded gastroplasty, biliopancreatic diversion, duodenal switch, or stomach reduction or stapling
 17. Charges for modification of the physical body in order to change or improve or attempt to change or improve the physical appearance or psychological, mental or emotional well-being of the Insured Person (such as but not limited to sex-change Surgery or Surgery relating to sexual performance or enhancement thereof)
 18. Charges or Treatment for cosmetic or aesthetic reasons, except for reconstructive Surgery when such Surgery is Medically Necessary and is directly related to and follows a Surgery which was covered under this insurance
 19. Elective Surgery or Treatment of any kind
 20. Charges incurred for any Treatment or supply that either promotes or prevents or attempts to promote or prevent conception, insemination (natural or otherwise) or birth, including but not limited to: artificial insemination; oral contraceptives; Treatment for infertility or impotency; vasectomy; reversal of vasectomy; sterilization; reversal of sterilization; surrogacy or abortion
 21. Charges incurred for any Treatment or supply that either promotes, enhances or corrects or attempts to promote, enhance or correct impotency or sexual dysfunction
 22. any Illness or Injury sustained while taking part in, practicing or training for: Amateur Athletics; Professional Athletics; or athletic activities that are sponsored by any Governing Body or Authority, including but not limited to the National Collegiate Athletic Association, any other collegiate sanctioning or Governing Body or the International Olympic Committee
 23. any Illness or Injury sustained while taking part in activities designated as Adventure Sports, which are limited to the following: abseiling; BMX; bobsledding; bungee jumping; canyoning; caving; hot air ballooning; jungle zip lining; parachuting; paragliding; parascending; rappelling; skydiving; spelunking; wildlife safaris; and windsurfing
 24. any Illness or Injury sustained while taking part in activities designated as Extreme Sports, which include but are in no way limited to the following (and include any combination or derivative of the following): BASE jumping; cave diving; cliff diving; downhill mountain biking and racing; extreme skiing; freediving; free flying; free running; free skiing; freestyle scootering; gliding; heli-skiing; ice canoeing; ice climbing; kitesurfing; mixed martial arts; motocross; motorcycle racing; motor rally; mountaineering above elevation of 4500 meters from ground level; parkour; piloting a commercial or non-commercial aircraft; powerbocking; scuba diving or sub aqua pursuits below a depth of 40 meters; snowmobile racing; truck

- racing; whitewater kayaking or whitewater rafting Class VI and higher difficulty; and wingsuit flying
 25.any Illness or Injury sustained while taking part in snow skiing, snowboarding or snowmobiling where the Insured Person is in violation of applicable laws, rules or regulations of a ski resort, out of bounds or in unmarked or unpatrolled areas
 26.any Illness or Injury sustained while taking part in backcountry skiing
 27.any Illness or Injury sustained while taking part in skiing off-piste
 28.any Illness or Injury sustained while taking part in Collision Sports
 29.any Illness or Injury sustained while taking part in athletic or recreational activities where the Insured Person is not physically or medically fit or does not hold the necessary qualifications to engage in said activities
 30.any Illness or Injury sustained while participating in any sporting, recreational or adventure activity where such activity is undertaken against the advice or direction of any local authority or any qualified instructor or contrary to the rules, recommendations and procedures of a recognized Governing Body for the sport or activity
 31.any Illness or Injury sustained while participating in any activity where such activity is undertaken in disregard of or against the recommendations, Treatment programs, or medical advice of a Physician or other healthcare provider
 32.any Injury or Illness sustained as a result of being under the influence of or due wholly or partly to the effects of alcohol, liquor, intoxicating substance, narcotics or drugs other than drugs taken in accordance with Treatment prescribed and directed by a Physician but not for the Treatment of Substance Abuse
 33.any Injury or Illness sustained while operating a moving vehicle after consumption of intoxicating liquor or drugs in excess of the applicable blood/alcohol legal limit, other than drugs taken in accordance with Treatment prescribed and directed by a Physician. For purposes of this exclusion, "vehicle" shall include motorized devices regardless of whether or not a driver or operator license is required (including watercraft and aircraft) and non-motorized bicycles and scooters for which no permit or license is required
 34.any willfully Self-inflicted Injury or Illness
 35.any sexually transmitted or venereal disease
 36.any testing for the following when not Medically Necessary: HIV, seropositivity to the AIDS virus, AIDS-related Illnesses, ARC Syndrome, AIDS
 37.any Illness or Injury resulting from or occurring during the commission of a violation of law by the Insured Person, including, without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations
 38.any Substance Abuse
 39.biofeedback, acupuncture, music, occupational, recreational, sleep, speech, or vocational therapy
 40.orthoptics, visual therapy or visual eye training
 41.any non-surgical Illness or Treatment of the feet, including without limitation: orthopedic shoes; orthopedic prescription devices to be attached to or placed in shoes; Treatment of weak, strained, flat, unstable or unbalanced feet; metatarsalgia, bone spurs, hammer toes or bunions; and any Treatment or supplies for corns, calluses or toenails; except as otherwise expressly set forth
 42.hair loss, including without limitation wigs, hair transplants or any drug that promises to promote hair growth, whether or not prescribed by a Physician
 43.any sleep disorder, including without limitation sleep apnea
 44.any exercise and/or fitness program or equipment, whether or not prescribed or recommended by a Physician
 45.any exposure to any non-medical nuclear or atomic radiation, and/or radioactive material(s)
 46.any organ or tissue or other transplant or related services, Treatment or supplies
 47.any artificial or mechanical devices designed to replace human organs temporarily or permanently after termination of Inpatient status
 48.any efforts to keep a donor alive for a transplant procedure
 49.any Illness or Injury incurred in the Destination Country, Affected Area or Country of Residence as a result of a Public Health Emergency of International Concern, Epidemic, Pandemic, other disease outbreak, or Natural Disaster, that may affect an Insured Person's health, unless coverage is expressly provided under the PUBLIC HEALTH EMERGENCY provision of this insurance This exclusion DOES NOT apply to Charges resulting from COVID-19/SARS-CoV-2.
 50.Charges incurred for eyeglasses, contact lenses, hearing aids or hearing implants and Charges for any Treatment, supply, examination or fitting related to these devices, or for eye refraction for any reason, except as otherwise expressly provided for hereunder
 51.Charges incurred for eye Surgery, such as but not limited to radial keratotomy, when the primary purpose is to correct or attempt to correct nearsightedness, farsightedness, or astigmatism
 52.Charges incurred for Treatment or supplies for temporomandibular joint (TMJ) including but not limited to TMJ syndrome, craniomandibular syndrome, chronic TMJ pain, orthognathic Surgery, Le-Fort Surgery or splints
 53.Charges incurred in the Insured Person's Country of Residence, except as otherwise expressly provided for in this insurance
 54.Charges incurred within the United States, except as otherwise expressly provided for hereunder
 55.Charges incurred for any travel, meals, transportation and/or accommodations, except as otherwise expressly provided for in this insurance
 56.Charges or expenses incurred for nonprescription drugs, medicines, vitamins, food extracts, or nutritional supplements; IV vitamin or herbal therapy; drugs or medicines not approved by the United States Food and Drug Administration (FDA) or which are considered "off-label" drug use; and for drugs or medicines not prescribed by a Physician
 57.any Treatment for an Illness or Injury requiring an unapproved U.S. Food and Drug Administration (FDA) medical product, services, Surgery, Surgical Procedure, prescription medication, drug, biological product, Durable Medical Equipment (DME) or device when an Emergency Use Authorization (EUA) is in place issued by the U.S. Food and Drug Administration (FDA)
 58.Charges incurred at a Hospital or Facility when the Insured Person checks themselves out Against Medical Advice of their Physician and leaves before reaching a Medically Necessary specified endpoint of Treatment
 59.Charges incurred for the Worsening of an Illness or Injury after the Insured Person left a Hospital or Facility Against Medical Advice or was a Discharge Against Medical Advice
 60.any infection of the urinary tract (including, without limitation, infection of the kidney, ureter, bladder, prostate or urethra) and any complication, medical condition or other Illness directly or indirectly arising therefrom, that occurs within ninety (90) days of the Effective Date of this Insurance and that requires Treatment of the Insured Person in a Hospital as an Inpatient

- 61. Charges and all costs related to or arising from or in connection with all trips to the Destination Country undertaken for the purpose of securing medical Treatment or supplies
- 62. Charges incurred for Dental Treatment, except as specifically provided for hereunder
- 63. Wear and tear of teeth due to cavities and chewing or biting down on hard objects, such as but not limited to pencils, ice cubes, nuts, popcorn, and hard candies
- 64. Dental Injury without associated face, skull, neck and/or jaws Injury or that can be evaluated and Treated in a dental office
- 65. Dental Treatment for services which provide oral care maintenance including tooth repair by fillings, root canals, tooth removal and x-rays
- 66. Charges for Treatment of an Illness or Injury for which payment is made or available through a workers' compensation law or a similar law
- 67. Charges incurred for massage therapy
- 68. Accidental Death or Dismemberment when the Insured Person's death or dismemberment is caused directly or indirectly by, results from, or where there is a contribution from, any of the following:
 - (a) bodily or mental infirmity, Illness or disease
 - (b) infection, other than infection occurring simultaneously with, and as a direct result of, the accidental Injury