



Global Travel Program Medical and Travel Insurance Information

Medical Insurance: Participants are responsible for their own medical insurance coverage while traveling on a Hope College program. Check with your health insurance provider to understand your coverage. Many medical providers do not cover you outside the United States or may require you to pay your bills upfront and then request reimbursement.

Travel Insurance: Travel Insurance is the responsibility of the participant. Travel Insurance typically provides benefits for:

1. Trip Cancellation or Trip Interruption;
2. Theft of, or loss to, property such as Jewelry, Cameras, Baggage, or Passports while on the trip; and
3. Emergency Medical and Dental Expenses during the trip.

Next Steps for the Participant: If you are interested in Travel Insurance coverage:

1. **Credit Card:** Check your credit card's travel benefits;
2. **Insurance Agent:** Consider purchasing Travel Insurance from your insurance agent or Buiten & Associates: Ally Flinski 616-284-3039 or Ally.Flinski@BuitenInsurance.com.

Hope College provides limited travel insurance included in your program fee:

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| 1. | Accidental Death & Dismemberment | |
| | U.S. Students & Guests | \$ 50,000 |
| | Employees, Teachers, & Faculty | \$250,000 |
| 2. | Emergency Medical Benefit | \$ 25,000 |
| 3. | Emergency Medical Evacuation Benefit | 100%--Covered Expenses |
| 4. | Security Evacuation Benefit | \$100,000 maximum
\$500,000 per occurrence |
| 5. | Repatriation of Remains | 100%--Covered Expenses |