

# How Coronavirus Affects Your Coverage

As the coronavirus outbreak continues to spread, we're working to keep you informed and provide the answers to your travel and coverage-related questions.

Please review the information below if you're currently traveling with an Atlas or StudentSecure policy or you're preparing for an upcoming trip.

SPECIAL NOTE: On March 11, the World Health Organization declared COVID-19 a global pandemic. This special designation has no impact on the benefit situations below.

## If I Contract Coronavirus While Traveling, Will My Medical Expenses Be Covered?

The Cambridge Network policyholders are eligible for coverage of coronavirus-related expenses **unless** the following exclusion applies to your situation.

## What You Need to Know About the Plan Exclusion Applicable to Coronavirus

The Cambridge Network Plan contains the following exclusions:

- 1) *Charges resulting from a disease outbreak in a country or location where the [U.S. Centers for Disease Control and Prevention \(CDC\)](#) have issued a level 3 travel warning are excluded if:*
  - *the warning has been in effect within the 6 months immediately prior to your date of arrival, or*
  - *you fail to depart the country or location within 10 days following the date the warning is issued*
- 2) *Routine physical exams, and other diagnostic labs, x-rays, and procedures for screening or preventative purposes, except as provided for under the Vaccination benefit and lead poison screenings.*

## What This Exclusion Means for StudentSecure Policyholders

As of March 12<sup>th</sup>, 2020, the CDC has issued a Warning Level 3 ("Avoid Nonessential Travel") for:

- Wuhan, China on January 23, 2020
- All of China on January 27, 2020
- South Korea on February 24, 2020
- Italy on February 29, 2020
- Europe on March 11, 2020\*
  - \*European countries included in this notice are: Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, Monaco, San Marino, Vatican City.
- **If you are currently traveling in any of the countries with CDC Level 3 Travel Warning and you do not depart the warned-against location within 10 days of the date the warning was issued:** Your StudentSecure plan will NOT cover you for any expenses resulting from 2019-nCoV contracted while traveling in the countries listed above.
- **If you plan to travel to any of the countries listed with CDC Level 3 Travel Warning against CDC advice while a level 3 travel warning is still in effect:** Your StudentSecure plan will NOT cover you for any expenses resulting from 2019-nCoV contracted while in traveling in the countries listed above.
- **If you plan to travel to China after the level 3 travel warning is cancelled or downgraded:** Your StudentSecure plan will NOT cover you for any expenses resulting from 2019-nCoV contracted while in traveling in the countries listed above *until 6 months after the date the level 3 travel warning was cancelled or downgraded.*

You can also access a copy of your policy plan by clicking the link below:



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## What if I have symptoms and my Doctor orders a test for the virus?

If the student presents with flu like symptoms and the doctor orders a series of tests, including the test for Coronavirus, Tokio Marine HCC WILL cover it as these were ran for diagnosing purposes and not routinely or preventative purposes. **Medical expenses associated with a positive diagnosis of coronavirus will be covered as long as all the eligibility requirements are met.**

## What if I don't have symptoms and request my Doctor to order a test for the virus for preventative screening?

If the student does not present symptoms and requests a doctor to order a test for the virus for preventative screening, Tokio Marine HCC WILL NOT cover the expenses associated with the testing. The student will be responsible for ALL related cost. Tokio Marine HCC does not coverage cost associated with preventative screening. See general exclusion list.

## How Do I Check Travel Warnings Issued by the CDC?

Visit the “Travel Health Notices” page of the CDC website at [wwwnc.cdc.gov/travel/notices](http://wwwnc.cdc.gov/travel/notices) to see current travel health notices and warnings. Scroll down the page to read all travel warnings or type your destination into the search box to see destination-specific travel warnings.

### CDC-Issued Travel Warnings Are Labeled as Follows:

- **Warning Level 3 (Red)** – Avoid All Nonessential Travel

Avoid all nonessential travel to any destination under a Warning Level 3. According to the CDC, countries under a Warning Level 3 are “of high risk to travelers and no precautions are available to protect against the identified increased risk.”

- **Alert Level 2 (Yellow)** – Practice Enhanced Precautions

Practice enhanced precautions for any destination under an Alert Level 2. Read the details of the alert to learn about specific precautions you should take and whether certain populations are at higher risk.

- **Watch Level 1 (Green)** – Practice Usual Precautions

Practice usual precautions for any destination under a Watch Level 1. You’ll find the usual precautions for this destination on the country’s [destination page](#).

**PRO TIP:** Visit the CDC’s “Destinations” page at [wwwnc.cdc.gov/travel/destinations/list](http://wwwnc.cdc.gov/travel/destinations/list). Select your destination from the dropdown menu under the “For Travelers” heading. Hit “Go.” Follow the tips for recommended vaccines, medicines, bug bite prevention, and more.

## Advice for Travelers

There is not currently a vaccine to help prevent the spread of coronavirus. The U.S. Centers for Disease Control and Prevention (CDC) assert that preventive measures are the best way to avoid exposure to the

virus and prevent illness.

### Follow These [Preventive Measures from the CDC](#):

- Wash your hands often with soap and water for at least 20 seconds, especially before eating or after going to the bathroom, blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue. Immediately throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.

### Follow These [Recommendations from the State Department](#):

- Do not travel to China. The Department of State's travel advisory for China is currently a Level 4: Do Not Travel.
- Reconsider travel by cruise ship to or within Asia.
- Passengers who plan to travel by cruise ship should contact their cruise line companies directly for further information on the current rules and restrictions.
- Avoid animals (alive or dead), animal markets, and products that come from animals (such as uncooked meat).
- Follow local authority instructions.
- U.S. citizens under the potential risk of quarantine by local authorities should not rely upon repatriation flights as an option. U.S. citizens should evaluate the risks associated with choosing to remain in an area that may be subject to quarantine and take the appropriate proactive measures.
- U.S. citizens are encouraged to monitor media and local information sources and factor updated information into personal travel plans and activities. Closely monitor [Travel.state.gov](https://travel.state.gov) and [CDC.gov](https://www.cdc.gov) for important information. You can also follow the U.S. Department of State on [Twitter](#) and [Facebook](#).
- U.S. citizens preparing to travel should enroll in the [Smart Traveler Enrollment Program \(STEP\)](#) to receive updates.

## Additional Traveler Advice from Travel Risk Management Company [On Call International](#):

- Many countries maintain alert systems, such as the U.S. [Smart Traveler Enrollment Program \(STEP\)](#), that allows the embassy to disseminate important information, contact you in an emergency, and track those who may require evacuation. Check with your respective country to sign up for such a program.
- Multiple independent organizations have released maps detailing the global and regional outbreak of COVID-19. Review [Johns Hopkins' map](#) for global infection rates by country and [La Repubblica's map](#) for infection rates by region within Italy.
- Consider that many countries have placed restrictions on travelers entering their borders if they have previously traveled to a country with a high rate of COVID-19 infection, including solely through connecting flights.
- Consider that international airlines are cutting flights to affected areas and commercial flights may become increasingly more difficult to access in the coming weeks.
- Expect heightened screening procedures to be conducted at transportation hubs such as airports and train stations.
- If you travelled to a region with a high rate of COVID-19 infections or had exposure to COVID-19—and within fourteen days have become ill with fever, cough, or difficulty breathing—seek medical care promptly.
- When feeling sick with fever or experiencing other significant symptoms, such as trouble breathing and cough, stay home to avoid exposing anyone else.
- Do not travel while sick. If you must travel while sick with a respiratory illness, wear a snugly fitting surgical mask.
- Practice good cough etiquette by covering your mouth and nose with a tissue or your sleeve when coughing or sneezing. Do not use your hands because subsequent contact of your hands to surfaces or other people can spread the infection.
- If you're in an area with a high rate of confirmed COVID-19 cases, avoid large public gatherings in enclosed spaces.
- Review the [CDC's website](#) and the [WHO's website](#) for the most up-to-date information relating to COVID-19 exposure, risk, and prevention.

# Stay Informed

Use these resources from the U.S. Department of State, the U.S. Centers for Disease Control and Prevention, and the World Health Organization to stay updated and informed about the spread of coronavirus and the risks associated with international travel.

## Resources from the U.S. Department of State

- [Travel Advisories](#)
- [Smart Traveler Enrollment Program \(STEP\)](#) – For U.S. citizens and nationals

## Resources from the Centers for Disease Control and Prevention (CDC)

- [Travel Health Notices](#)
- [Coronavirus Overview](#)
- [Coronavirus Situation Summary](#)
- [Information for Travelers](#)

## Resources from the World Health Organization (WHO)

- [Coronavirus Overview](#)
- [Rolling Updates on Coronavirus](#)
- [Daily Situation Reports](#)