

What is the Post-Departure Trip Interruption Benefit?

The University of Michigan Study Abroad international travel health insurance coverage through GeoBlue® includes a post-departure trip interruption benefit. Post-departure trip interruption coverage provides a benefit to you if your trip is interrupted or must be discontinued and provides specific benefits due to covered reasons:

GeoBlue Post-Departure Trip Interruption Benefits

Schedule of Benefits for PDTI	
Transportation Benefit	Deductible does not Apply. Maximum Benefit up to \$2,500 per Coverage Year
Lodging & Incidentals Benefit	Deductible does not Apply. Maximum Benefit up to \$3,750 per Coverage Year and limited to \$250 per day per for a Maximum of 15 calendar days.

Covered Reasons for the Transportation Benefit

- If due to a covered illness or injury, which is so disabling as to cause a reasonable person to delay, cancel, or interrupt their trip, GeoBlue® will pay for additional transportation expenses needed to reach the scheduled termination point of your trip or to travel from the place your trip was interrupted to the place where you can rejoin your trip.
- If you are diagnosed with or receive a time-stamped positive test for an infectious disease that delays your return to your home destination due to restrictions placed on travel due to a possible exposure or isolation/quarantine, and as a result, are unable to use your previously booked return travel to your home location, GeoBlue® will pay for your return home from your current location outside of the United States.

Covered Reasons for the Lodging & Incidentals Benefit

- If you must quarantine because you receive a positive time-stamped test for an infectious disease while covered under this certificate and isolation/quarantine is required by a physician or government authority, coverage for the reasonable expenses of lodging and meals necessarily incurred as a result of a quarantine will be covered up to the amount shown on the Schedule of Benefits under the Post-Departure Trip Interruption / Lodging & Incidentals Benefit.

COVID-19: What documentation is needed for reimbursement?

- Documentation of a positive test result that is time stamped from a medical facility, medical professional or pharmacist / pharmacy or a doctor's note. **(Note: At-home rapid test results are not acceptable.)**
- Itemized invoice/receipts
- Proof of payment

COVID-19 is covered the same as any other illness under your policy:

- Medically prescribed testing (Note: COVID-19 test as a requirement for travel (e.g., before flying] is not covered)
- Medically necessary treatment
- Medically appropriate evacuation and repatriation

For full coverage details, please refer to the GeoBlue Member Hub or the [GeoBlue Student Member Guide](#).

What steps do I need to take advantage of this benefit and to submit a claim?

- ❑ Ensure you have time stamped verification from a medical facility, medical professional demonstrating, or pharmacist/pharmacy that you received a positive test for an infectious disease. (Note: At-home rapid test results are not acceptable.)
 - To be reimbursed for a flight cancellation, this positive test must delay your return to your home destination due to restrictions placed on travel due to a possible exposure or quarantine, and as a result, you are unable to use your previously booked return travel to your home location.
 - To be reimbursed for a quarantine or isolation (lodging and food), this positive test must cause you to book new accommodations that are mandated by the host government or a physician. You will need to explain why your current accommodations were not suitable for quarantine or isolation according to the host government regulations or as required by a physician due to a positive diagnosis.
 - OR explain why you needed to book new accommodations because your return flight to your home destination had to be canceled due to regulations in your home country or regulations by the host government.
- ❑ Pay for the expense(s) (e.g. change flight fees, reasonable meals, and hotel/accommodations)
- ❑ Keep the receipt(s) for proof of payment
- ❑ File a claim via the [GeoBlue Member Hub](#) through the “Post Departure Trip Interruption Losses” claim form to be reimbursed.
 - If you are unsure if the expense is covered, please call GeoBlue’s Global Service Center to verify and begin the claims process as stated. For full benefit details and exclusions, please reference the certificate of insurance on the GeoBlue Member Hub. Members will need to submit the claim form along with the following documentation for reimbursement:
 - ❑ Documentation of a positive test result that is time stamped from a medical facility, medical professional demonstrating, or pharmacist/pharmacy or a doctor’s note.
 - ❑ Itemized invoice/receipts
 - ❑ Proof of payment

Note: This benefit is only available to those on the GeoBlue U-M Study Abroad Plan. Any U-M student traveling for education or co-curricular purposes is eligible for the GeoBlue U-M Study Abroad Plan.

Questions?

- For full benefit details and exclusions, please reference the certificate of insurance on the [GeoBlue Member Hub](#) or reference [Global Michigan’s Health page](#).
- If you have any questions regarding this new benefit, please contact GeoBlue. GeoBlue’s Global Service Center is available at +1-844-268-2686 (if calling from inside the U.S.) or +1-610-263-2847 (if calling from outside the U.S.).

Frequently Asked Questions

I tested positive for COVID-19 but the local government of my host country does not require quarantine or isolation. Will GeoBlue reimburse my quarantine expenses?

GeoBlue will only reimburse expenses when quarantine or self-isolation outside of the student's housing is mandated by the host / local government or as required by a physician due to a positive diagnosis. If the host / local government has a regulation where people infected with COVID-19 need separate lodging to quarantine or self-isolate, GeoBlue will reimburse the expense. U-M expects that faculty, students, and staff follow local guidelines for quarantine and isolation.

If the host / local government does not have a regulation where people infected with COVID-19 need separate lodging or the physician does not require it, GeoBlue will not reimburse the expense. Understanding that quarantine and isolation rules are based on the local COVID-19 case counts, resources, and situation, U-M does not mandate quarantine abroad unless mandated by the local government. CDC guidelines do not apply outside of the United States.

I tested positive for COVID-19 and am scheduled to depart the country within 10 days. Will GeoBlue reimburse my government mandated quarantine expenses?

Yes, since expenses incurred under these circumstances are “qualified costs due to a diagnosis with or a positive test for an infectious disease that delays your return to your home destination because of restrictions placed on travel from a possible exposure or quarantine, and as a result, are unable to use your previously booked return travel to your home location. This benefit will reimburse you for your return home from your current location outside the U.S and reimburse you for lodging and meals associated with the delayed departure.”

Regardless of the host country regulations, travelers are expected to follow the [Centers for Disease Control \(CDC\) guidelines for travel to the United States](#) since the United States is within CDC jurisdiction. Travelers who test positive for COVID-19 are expected to follow local public health guidelines in the host country and [CDC international travel guidelines](#), which is considered a government mandate and includes, “Do not travel until a full 10 days after your symptoms started or the date your positive test was taken if you had no symptoms.”

Please remember this benefit only covers qualified quarantine costs if mandated by the host government or as required by a physician due to a time stamped positive diagnosis as described in this document.

Will an at-home COVID-19 test result meet GeoBlue requirements for filing a claim to get reimbursed?

No. Only positive test results that are from a medical facility, pharmacy, or medical professional with the date of the test result will be accepted. Pharmacies, clinics, and hospitals typically timestamp COVID-19 test results. At home COVID-19 tests are only acceptable if they are proctored by a medical professional through a web application, such as the [Abbott BinaxNOW™ COVID-19 Ag Card Home Test](#), and include a timestamp.

For questions regarding these FAQs, please contact umich-itoc@umich.edu.