

Medical Costs & Insurance Coverage

The Big Picture: While we hope it won't happen, falling ill is often a part of traveling. If you need medical care during your program, or if you need to depart the course early for any reason, you and your family are responsible for covering these expenses at the time of service. Some of these costs may be reimbursed by insurance, depending on your personal medical insurance plan and whether you choose to purchase a supplemental policy.

There are four primary types of insurance to consider in relation to your program:

1. Your existing health insurance
2. Supplemental health insurance
3. Trip insurance
4. Included insurance through Dragons.

The Breakdown: Let's take a closer look at how each of these types of insurance may factor into your experience.

- 1. Your existing health insurance.** Depending on your existing health insurance plan, you may already be covered for international medical care.
 - Contact your insurer to find out whether you are covered, what exactly is covered, and the details of how and when to submit a claim.
- 2. Supplemental health insurance.** For many participants, existing health insurance plans will not provide much or any coverage for care received abroad. In this case, you may want to consider purchasing a supplemental health insurance plan from a third-party provider.
 - These plans range widely with regard to covered services, coverage limits, and costs.
 - [This Forbes Advisor article](#) provides an excellent explanation of this type of insurance, and what to consider when purchasing a plan.
- 3. Trip insurance.** The types of plans above cover only medical expenses. However, many travel insurance plans are available which provide *both* medical coverage *and* coverage for other types of unexpected challenges, including lost baggage or trip interruption due to a variety of factors.
 - These plans also range widely with regard to covered services, limits, and costs. Some plans cover only travel-related challenges and *not* medical expenses.
 - If your program participation is interrupted (e.g. you are injured and need to evacuate, or you decide not to continue on the program for any reason), a trip insurance policy may be able to reimburse you for some of your lost tuition payment. Dragons does not offer any refund in the event of trip interruption (see our [Terms & Conditions](#) for detailed policies).
 - We encourage you to purchase trip insurance. Dragons partners with TravMark, an

insurance broker, to offer several options; please visit our [Travel Coverage Options page](#) and contact TravMark at 877-500-1556 for more details about these plans. You are also welcome to purchase insurance from another provider.

! Whether to purchase supplemental insurance of any kind is a personal choice, based on your family's budget and tolerance for risk. Please make sure you have thoroughly read Dragons [Terms & Conditions](#) when making a decision about whether to purchase insurance, and what kind.

! In almost all cases for the types of plans listed above, any insurance coverage will come in the form of a reimbursement. You should be prepared to cover any expenses yourself upfront. Dragons will provide supporting documentation for any care received, but you are responsible for submitting and managing any claims directly with your insurance provider.

- 4. Included insurance through Dragons.** As a Dragons participant, there are two types of insurance coverage included in your total program cost. These plans are mandatory, offer specific, limited coverage, and do not cover trip interruption. They are:
- o **Emergency Evacuation Coverage & International SOS (ISOS) Assistance**
 - o **Medical Expense Coverage for Covered Accident or Sickness.**

Below is a summary of key information regarding these plans. For detailed information about them, please view the detailed benefits overview available on our website:

wheretherebedragons.com/isos-insurance.

Emergency Evacuation Coverage & International SOS (ISOS) Assistance Summary


✓ What do Dragons Evacuation Coverage & ISOS policies provide?

- o Logistics coordination & coverage for emergency medical evacuation and medically supervised repatriation (up to US\$500,000); post-evacuation travel, and transportation for a family member to join a patient (up to \$1,500);
 - This coverage includes evacuation for COVID-19 illness.
- o Logistics coordination & coverage for non-medical security evacuation (up to \$100,000)
- o 24-hour medical advice, referrals, emergency assistance and access to approved ISOS medical facilities;
- o Claims assistance, cost review, and medical monitoring

⊖ What is NOT included in Dragons Evacuation Coverage & ISOS policies?

- o Coverage for medical expenses outside of evacuation
- o Coverage for non-medical or non-security evacuation or related expenses, including non-medical evacuation related to COVID-19, for example due to a pandemic lockdown.

- Coverage for trip cancellation or interruption
- Coverage inside the United States

 **How do I file an evacuation claim?**

- Claim instructions may vary depending on the circumstances of the evacuation. Contact our on-call team at update@wheretherebedragons.com to request more information if you believe you are eligible to submit a claim.

Medical Expense Coverage for Covered Accident or Sickness Summary

 **What does Dragons Medical Expense policy provide?**

- Secondary coverage for many types of medical expenses resulting from accident or sickness while traveling with Dragons outside your home country (up to US\$250,000).

 **What is NOT included in Dragons Medical Expense policy?**

- Coverage for trip cancellation or interruption
- Coverage inside your home country
- Primary coverage for medical expenses

 **How do I file a claim with Dragons Medical Expense policy?**

- First, determine whether you can file your claim with your primary insurance plan provider.
- If you cannot file with your primary provider, contact our on-call team at update@wheretherebedragons.com to request instructions for filing a claim.
- Claims must be filed directly with the insurance company no more than 90 days after the date of covered accident or sickness.

 **Reminder:** Detailed information about benefits under these plans is available on our website at: wheretherebedragons.com/isos-insurance.