

**T.W. LORD & ASSOCIATES**  
 25 Dodd Street, P.O. Box 1185, Marietta, GA 30061  
 Phone: 770-427-2461/ Toll-Free: 800-633-2360/ Fax: 770-429-0638

GT Exchange programs, GTL, Summer Group Programs, the Pacific Program, and Arch Senior Year in Paris currently have the following coverage included in the program. This supplemental insurance includes medical, repatriation, and evacuation coverage. This handout does not govern insurance coverage; rather, insurance policies govern insurance coverage so read all policy information carefully.

*If you have any questions about this insurance policy or the coverage provided, please contact T.W. Lord & Associates: 770-427-2461.*

\$50 deductible
\$500,000 medical coverage (after deductible, plan pays 100% of first \$5,000, 80% of the next \$5,000, 100% thereafter to a maximum of \$500,000)
\$100,000 medical evacuation + family member expenses to assist with evacuation (pre-existing clause does not apply to these cases)
\$25,000 repatriation of remains (pre-existing clause does not apply to these cases)
60 days coverage after return for conditions first treated abroad – up to \$10,000
\$2,500 pre-existing condition benefit
Secondary coverage for claims over \$500
\$100/day + airfare (no limit specified) for emergency medical reunion (if hospitalized for more than 7 days)
\$500 outpatient/50% for up to 30 days inpatient coverage for mental health
Policy Exclusions: driving or riding 2 or 3 wheeled motor vehicles
\$250 emergency dental benefit
\$2,000 maximum accidental dental
24-hour Worldwide Assistance Benefit (Call assistance center toll-free and provide policy number – referral to medical facilities, urgent message relay, referral to legal assistance, lost ticket assistance, emergency travel arrangements, etc.)
\$1/day optional extended coverage for up to 8 weeks before or after program, students should call TW Lord directly to extend at 770-427-2461
Family reunification benefit up to \$1,000 (in case of death of family member)
Accidental death and dismemberment coverage

*Handout prepared by: Office of International Education (OIE), Georgia Institute of Technology,  
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