

World Class Coverage Plan



designed for
Experience International

*administered by Cultural Insurance Services International • River Plaza • 9 West Broad Street • Stamford, CT 06902-3788
This plan is underwritten by Virginia Surety Company, Inc.*

Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this insurance are contained in the Master Policy on file with the trustee, Sun Trust Bank, Washington, District of Columbia, and the Participating Organization. In the event of any conflict between this Description of Coverage and the Master Policy, the Policy will govern.

Schedule of Benefits *Policy number CISI 0025*

Coverages and services	Maximum limits
Section I	
• Medical Expense (per Accident or Sickness):	
Deductible	zero
Participant Limit	\$100,000 at 100%
Dependent Limit	\$50,000 at 100%

Section II	
• Medical Evacuation/Repatriation/ Return of Mortal Remains	Combined limit \$50,000
• Emergency Medical Reunion	\$1,000

Section I - Benefit Provisions

Benefits are payable under this Policy for Covered Expenses incurred by an Insured Person for the items stated in the Schedule of Benefits. Benefits shall be payable to either the Insured Person or the Service Provider for Covered Expenses incurred Worldwide.

The first such expense must be incurred by an Insured Person within 30 days after the date of the Accident or commencement of the Sickness; and:

- All expenses must be incurred by the Insured Person within

52 weeks from the date of the Accident or commencement of the Sickness; and

- The Insured Person must remain continuously insured under the Policy for the duration of the treatment.

The charges enumerated herein shall in no event include any amount of such charges which are in excess of Reasonable and Customary charges. If the charge incurred is in excess of such average charge such excess amount shall not be recognized as a Covered Expense. All charges shall be deemed to be incurred on the date such services or supplies, which give rise to the expense or charge, are rendered or obtained.

Accidental Death and Dismemberment

Accidental Death and Dismemberment Insurance is afforded to an Insured Person which shall apply only to Injury, as defined in Definitions, sustained by such Insured Person during the course of coverage. Such Insurance includes such Injury which occurs during the course of time the Insured Person is covered under the Policy.

The full benefit amount will be paid for loss of life and loss of two or more members (hand, foot or eye). One half the benefit amount will be paid for the loss of one member. One quarter the benefit amount will be paid for the loss of thumb and index finger (actual severance through or above the joint that meets the finger at the palm). Loss must occur within 365 days of the date of the Accident.

Accident and Sickness Medical Expenses

The Company will pay Covered Expenses due to Accident or Sickness only, as per the limits stated in the Schedule of Benefits. Coverage is limited to Covered Expenses incurred subject to Exclusions. All bodily Injuries sustained in any one Accident shall be considered one Disablement, all bodily disorders existing simultaneously which are due to the same or related causes shall be considered one Disablement. If a Disablement is due to causes which are the same or related to the cause of a prior Disablement (including complications arising therefrom), the Disablement shall be considered a continuation of the prior Disablement and not a separate Disablement. Treatment of an Injury or Illness must occur within 30 days of the Accident or onset of the Illness.

When a covered Injury or illness is incurred by the Insured Person the Company will pay Reasonable and Customary medical expenses excess of the Deductible and Coinsurance as stated in the Schedule of Benefits. In no event shall the Company's maximum liability exceed the maximum stated in the Schedule of Benefits as to Covered Expenses during any one period of individual coverage.

Covered Accident and Sickness Medical Expenses

Only such expenses, incurred as the result of a Disablement, which are specifically enumerated below, and which are not excluded in the Exclusions section, shall be considered as Covered Expenses:

- Charges made by a Hospital for room and board, floor nursing and other services inclusive of charges for professional service and with the exception of personal services of a non-medical nature; provided, however, that expenses do not exceed the Hospital's average charge for semiprivate room and board accommodation
- Charges made for Intensive Care or Coronary Care charges and nursing services
- Charges made for diagnosis, treatment and Surgery by Physician
- Charges made for an operating room
- Charges made for Outpatient treatment, same as any other treatment covered on an Inpatient basis. This includes ambulatory Surgical centers, Physicians' Outpatient visits/examinations, clinic care, and Surgical opinion consultations
- Charges made for the cost and administration of anesthetics
- Charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood, transfusions, iron lungs, and medical treatment
- Charges for physiotherapy, if recommended by a Physician for the treatment of a specific Disablement and administered by a licensed physiotherapist
- Dressings, drugs, and medicines that can only be obtained upon a written prescription of a Physician or Surgeon
- Charges made for artificial limbs, eyes, larynx, and orthotic appliances, but not for replacement of such items
- Local transportation to or from the nearest Hospital or to and from the nearest Hospital with facilities for required treatment. Such transportation shall be by licensed ground ambulance only
- Nervous or Mental Disorders are payable a) up to \$500 for outpatient treatment; or b) up to \$5,000 on an inpatient

basis. The Company shall not be liable for more than one such inpatient or outpatient occurrence per lifetime under the Policy with respect to any one Insured

- With respect to Accidental Dental, an eligible Dental condition shall mean emergency dental repair or replacement to sound, natural teeth damaged as a result of a covered Accident up to \$250 per tooth
- With respect to Palliative Dental, an eligible Dental condition shall mean emergency pain relief treatment to natural teeth up to a limit of \$200.

Section II - Emergency Medical Evacuation/Repatriation

The Company shall pay benefits for Covered Expenses incurred up to the maximum stated in the Schedule of Benefits, if any Injury or covered Illness commencing during the Period of Coverage results in the Medically Necessary Emergency Medical Evacuation or Repatriation of the Insured Person. The decision for an Emergency Medical Evacuation or Repatriation must be ordered by the Company's appointed Assistance Company in consultation with the Insured Person's local attending Physician.

Emergency Medical Evacuation or Repatriation means: a) the Insured Person's medical condition warrants immediate transportation from the place where the Insured Person is located (due to inadequate medical facilities) to the nearest adequate medical facility where medical treatment can be obtained; or b) after being treated at a local medical facility, the Insured Person's medical condition warrants transportation with a qualified medical attendant to his/her Home Country to obtain further medical treatment or to recover; or c) both a) and b) above.

Covered Expenses are expenses, up to the maximum stated in the Schedule of Benefits, Emergency Medical Evacuation/Repatriation, for transportation, medical services and medical supplies necessarily incurred in connection with Emergency Medical Evacuation or Repatriation of the Insured Person. All transportation arrangements must be by the most direct and economical route.

Emergency Medical Reunion

When an Insured Person is hospitalized for more than 6 days, the Company will arrange and pay for round trip economy-class transportation for one individual selected by the Insured Person, from the Insured Person's current Home Country to the location where the Insured Person is hospitalized. The benefits payable will include:

- The cost of a round trip economy airfare and their hotel and meals (to a maximum of \$75 per day) up to the maximum stated in the Schedule of Benefits, Emergency Medical Reunion;
- All transportation in connection with an Emergency Medical Reunion must be pre-approved and arranged by an assistance company representative appointed by the Company.

Exclusions

For all benefits listed in the Schedule of Benefits this insurance does not cover:

- Pre-Existing Conditions, defined as any condition for which a licensed Physician was consulted, or for which treatment or medication was prescribed, or for which manifestations of symptoms would have caused a person to seek medical advice prior to the Effective Date of coverage under the Policy, except as specified:

- a) If the Insured Person does not receive medical care or services, including prescription drugs or other medical supplies, and is not under the care of a Physician with respect to the Pre-Existing Condition or related condition(s), for a period of 12 consecutive months beginning on or after the first day of coverage, the preexisting condition exclusion will no longer apply and any eligible charges incurred after the treatment free period will be considered for reimbursement; or
- b) If the Injured is covered under the Policy for 12 consecutive months, the Pre-existing Condition exclusion will no longer apply and any eligible expenses incurred thereafter will be considered for reimbursement; or
- c) Emergency Medical Evacuation/Repatriation and Return of Mortal Remains
- Charges for treatment which exceed Reasonable and Customary charges
 - Charges incurred for Surgery or treatments which are, Experimental/Investigational, or for research purposes
 - Services, supplies or treatment, including any period of Hospital confinement, which were not recommended, approved and certified as Medically Necessary and reasonable by Physician
 - Suicide or any attempt thereof, while sane or self destruction or any attempt thereof, while sane
 - Any consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to, or arising in connection with: a) war, invasion, warlike operations (whether war be declared or not), or civil war or b) mutiny, riot, strike, military or popular uprising insurrection, rebellion, revolution, military or usurped power
 - Injury sustained while participating in professional athletics
 - Routine physicals, immunizations, or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or x-ray examinations, except in the course of a Disablement established by a prior call or attendance of a Physician
 - Treatment of the Temporomandibular joint
 - Vocational, speech, recreational or music therapy
 - Services or supplies performed or provided by a Relative of the Insured, or anyone who lives with the Insured Person
 - The refusal of a Physician or Hospital to make all medical reports and records available to the Company will cause an otherwise valid claim to be denied
 - Cosmetic or plastic Surgery, except as the result of a covered Accident; for the purposes of this Policy, treatment of a deviated nasal septum shall be considered a cosmetic condition
 - Elective Surgery which can be postponed until the Insured Person returns to his/her Home County, where the objective of the trip is to seek medical advice, treatment or Surgery
 - Treatment and the provision of false teeth or dentures, normal ear tests and the provision of hearing aids
 - Eye refractions or eye examinations for the purpose of prescribing corrective lenses for eye glasses or for the fitting thereof, unless caused by Accidental bodily Injury incurred while insured hereunder
 - Treatment in connection with alcoholism and drug addiction, or use of any drug or narcotic agent
 - Injury sustained while under the influence of or Disablement due to wholly or partly to the effects of intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a Physician for a condition which is covered hereunder
- Any Mental and Nervous disorders or rest cures, unless otherwise covered under this Policy
 - Treatment while confined primarily to receive custodial care, educational or rehabilitative care, or nursing services
 - Congenital abnormalities and conditions arising out of or resulting therefrom
 - The cost of the Insured Person's unused airline ticket for the transportation back to the Insured Person's Home Country, where an Emergency Medical Evacuation or Repatriation and/or Return of Mortal Remains benefit is provided
 - Expenses as a result or in connection with intentionally self-inflicted Injury or Illness
 - Expenses as a result or in connection with the commission of a felony offense
 - Injury sustained while taking part in mountaineering where ropes or guides are normally used; hang gliding, parachuting, bungee jumping, racing by horse, motor vehicle or motorcycle, parasailing
 - Treatment paid for or furnished under any other individual or group policy or other service or medical pre-payment plan arranged through the employer to the extent so furnished or paid, or under any mandatory government program or facility set up for treatment without cost to any individual
 - Injuries for which benefits are payable under any no-fault automobile Insurance Policy
 - Dental care, except as the result of Injury to natural teeth caused by Accident, unless otherwise covered under this Policy
 - Routine Dental Treatment
 - Drug, treatment or procedure that either promotes or prevents conception, or prevents childbirth, including but not limited to artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof
 - Treatment for human organ tissue transplants and their related treatment
 - Weak, strained or flat feet, corns, calluses, or toenails
 - Diagnosis and treatment of acne
 - Injury sustained while the Insured Person is riding as a pilot, student pilot, operator or crew member, in or on, boarding or alighting from, any type of aircraft
 - Outpatient treatment for specified therapies, spinal manipulation, physiotherapy and acupuncture.
- In addition to the exclusions listed above, the following exclusions apply to Accidental Death and Dismemberment Insurance only:***
- Disease of any kind
 - Bacterial infections except pyogenic infection which shall occur through an accidental cut or wound
 - Neuroses, psychoneuroses, psychopathies, psychoses or mental or emotional diseases or disorders of any type.
- Subrogation**
- To the extent the Company pays for a loss suffered by an Insured, the Company will take over the rights and remedies the Insured had relating to the loss. This is known as subroga-

tion. The Insured must help the Company to preserve its rights against those responsible for the loss. This may involve signing any papers and taking any other steps the Company may reasonably require. If the Company takes over an Insured's rights, the Insured must sign an appropriate subrogation form supplied by the Company.

Definitions

Accident or Accidental means an event, independent of Illness or self inflicted means, which is the direct cause of bodily Injury to an Insured Person.

Company means Virginia Surety Company, Inc.

Covered Expenses means expenses which are for Medically Necessary services, supplies, care, or treatment; due to Illness or Injury; prescribed, performed or ordered by a Physician; Reasonable and Customary charges; incurred while insured under this Policy; and which do not exceed the maximum limits shown in the Schedule of Benefits, under each stated benefit.

Dependent means the spouse who is legally married to the Primary Insured Person; the Primary Insured Person's unmarried Child from birth until his/her 19th birthday;

Disablement means an Illness or an Accidental bodily Injury necessitating medical treatment by a Physician as defined in Policy.

Effective Date means the date the Insured's Persons coverage under this Policy begins. The Effective Date of this Policy is the later of the following: a) The Date the Company receives a completed Application and premium for the Policy Period; or b) The Effective Date requested on the Application; or c) The Date the Company approves the Application.

Elective Surgery or Elective Treatment means surgery or medical treatment which is not necessitated by a pathological or traumatic change in the function or structure in any part of the body first occurring after the Insured's effective date of coverage. Elective Surgery includes, but is not limited to, circumcision, tubal ligation, vasectomy, breast reduction, sexual reassignment surgery and submucous resection and/or other surgical correction for deviated nasal septum, other than for necessary treatment of covered acute purulent sinusitis. Elective Surgery does not apply to cosmetic surgery required to correct a covered Accident. Elective Treatment includes, but is not limited to, treatment for acne, nonmalignant warts and moles, weight reduction, infertility and learning disabilities.

Emergency means a medical condition manifesting itself by acute signs or symptoms which could reasonably result in placing the Insured Person's life or limb in danger if medical attention is not provided within 24 hours.

Home Country means the country where an Insured Person has his or her true, fixed and permanent home and principal establishment.

Hospital means a Hospital (other than an institution for the aged, chronically ill or convalescent, resting or nursing homes) operated pursuant to law for the care and treatment of sick or Injured persons with organized facilities for diagnosis and Surgery and having 24-hour nursing service and medical supervision.

Illness means sickness or disease of any kind contracted and commencing after the Effective Date of this Policy and Disablement covered by this Policy.

Injury means bodily Injury caused solely and directly by violent, Accidental, external, and visible means occurring while this Policy is in force and resulting directly and independently of all other causes in Disablement covered by this Policy.

Insured Person(s) means a person eligible for coverage under the Policy as defined in "Eligible Persons" who has applied for coverage and is named on the application and for whom the company has accepted premium. This may be the Primary Insured Person or Dependent(s).

Medically Necessary or Medical Necessity means services and supplies received while insured that are determined by the Company to be: 1) appropriate and necessary for the symptoms, diagnosis, or direct care and treatment of the Insured Person's medical conditions; 2) within the standards the organized medical community deems good medical practice for the Insured Person's condition; 3) not primarily for the convenience of the Insured Person, the Insured Person's Physician or another Service Provider or person; 4) not Experimental/Investigational or unproven, as recognized by the organized medical community, or which are used for any type of research program or protocol; and 5) not excessive in scope, duration, or intensity to provide safe and adequate, and appropriate treatment.

Physician means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform Surgery in accordance with the laws of the jurisdiction where such professional services are performed, however, such definition will exclude chiropractors and physiotherapists.

Pre-existing Condition means: 1) a condition that would have caused person to seek medical advise, diagnosis, care or treatment during the 12 months prior to the Effective Date of coverage under this Policy; 2) a condition for which medical advise, diagnosis, care or treatment was recommended or received during the 12 months prior to the Effective Date of coverage under this Policy; 3) expenses for a Pregnancy existing on the Effective Date of coverage under this Policy.

Reasonable and Customary means the maximum amount that the Company determines is Reasonable and Customary for Covered Expenses the Insured Person receives, up to but not to exceed charges actually billed. The Company's determination considers: 1) amounts charged by other Service Providers for the same or similar service in the locality were received, considering the nature and severity of the bodily Injury or Illness in connection with which such services and supplies are received; 2) any usual medical circumstances requiring additional time, skill or experience; and 3) other factors the Company determines are relevant, including but not limited to, a resource based relative value scale.

Relative means spouse, parent, sibling, Child, grandparent, grandchild, step-parent, step-child, step-sibling, in-laws (parent, son, daughter, brother and sister), aunt, uncle, niece, nephew, legal guardian, ward, or cousin of the Insured Person.

Cultural Insurance Services International (CISI)

River Plaza • 9 West Broad Street • Stamford, CT 06902-3788

phone 203-399-5130 • fax 203-399-5596

www.culturalinsurance.com

Experience International *Policy number CISI 0025*

Instructions

- Complete and sign the medical claim form, indicating whether the doctor/Hospital has been paid.
- Attach original itemized bills for all amounts being claimed. No reimbursement will be considered for medical expenses not accompanied by original bills. When reimbursement of an expense is approved, it will be made to the provider of the service unless the bill is noted as having been paid by you. Payment will be in U.S. dollars unless otherwise requested.
- If payment is to be made to the provider of the service, the provider's name, address, telephone number and taxpayer identification number (if the provider is in the U.S.) must be included on the bill. If payment is to you, it will be mailed to your U.S. address unless otherwise requested.
- Submit form and attachments to Cultural Insurance Services International, River Plaza, 9 West Broad Street, Stamford, CT 06902-3788. For claim submission questions, call (203) 399-5130 or e-mail dtestone@aifs.com.**

Name _____ Date of birth _____

U.S. address _____

Home address _____ Country _____

E-mail address _____

Phone (_____) _____ Expected departure date to U.S. _____

Date/place/time/description of injury/Sickness/Accident _____

Attach all itemized bills for all amounts being claimed.

Have these doctor/Hospital bills been paid by you? yes no

I authorize payment to provider of service for medical services claimed yes no

I hereby authorize any insurance company, Hospital or Physician to release all information which may have a bearing on benefits payable under this plan. I certify the information furnished by me in support of this claim is true and correct.

Signature _____ Date _____

Experience International *Policy number CISI 0025*

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