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Deductibles:	\$0, \$100, \$250, \$500, \$1,000 or \$2,500 per Certificate Period
Coinsurance – Claims incurred in US or Canada:	For the Certificate Period, the Company will pay 80% of the next \$5,000 of Eligible Expenses after the Deductible, then 100% to the Overall Maximum Limit. Coinsurance will be waived if expenses are incurred within the PPO and expenses are submitted to Underwriters for review and payment directly to the provider
Coinsurance – Claims incurred outside US or Canada:	For the Certificate Period, the Company will pay 100% of Eligible Expenses after the Deductible up to the Overall Maximum Limit
Hospital Room and Board:	Average Semi-private room rate, including nursing services
Local Ambulance:	Usual, Reasonable and Customary charges
Hospital Indemnity:	\$100 per day (not subject to Deductible or Coinsurance)
Intensive Care Unit:	Usual, Reasonable and Customary charges
Outpatient Treatment:	Usual, Reasonable and Customary charges
Physical Therapy:	\$50 per visit
All Other Eligible Medical Expenses:	Usual, Reasonable and Customary charges
Acute Onset of Pre-existing Condition:	\$15,000 limit per Certificate Period for Eligible Medical Expenses \$25,000 limit per Certificate Period for Emergency Medical Evacuation (only available for Members under age 70)
Emergency Dental:	Accident – Overall Maximum Limit Acute Onset of Pain - \$100 limit per Certificate Period
Emergency Medical Evacuation:	\$500,000 Lifetime Maximum (except as provided under Acute Onset of Pre-existing Condition)
Emergency Reunion:	\$15,000 limit per Certificate Period
Return of Minor Children:	\$5,000 limit per Certificate Period
Political Evacuation:	\$10,000 Lifetime Maximum
Terrorism:	\$50,000 Maximum Lifetime Limit, Medical Expenses only
Accidental Death and Dismemberment:	Principal Sum \$25,000 Adults age 18-69 \$12,500 Adults age 70-74 \$6,250 Adults age 75 and above \$5,000 Children age 17 and below
Common Carrier Accidental Death:	\$50,000 per adult, \$25,000 children under age 18; \$250,000 Maximum per family
Repatriation of Remains:	Overall Maximum Limit
Natural Disaster Benefit:	Maximum \$100 a day for 5 days (not subject to Deductible or Coinsurance)
Trip Interruption:	\$5,000 limit per Certificate Period
Lost Checked Luggage:	\$250 limit per Certificate Period (not subject to Deductible or Coinsurance)
Hospital Pre-certification Penalty:	50% of Eligible Medical Expenses
Optional Hazardous Sports Rider:	Overall Maximum Limit

Overall Maximum Limit per Certificate Period (includes all benefits except Accidental Death and Dismemberment, Emergency Medical Evacuation and Common Carrier Accidental Death):

Age 14 days to 69 - \$50,000, \$100,000, \$250,000, \$500,000 or \$1,000,000; Age 70 to 79 - \$50,000; Age 80 or older - \$10,000

What is Covered?

All benefits, except Hospital Indemnity, Lost Checked Luggage, Natural Disaster, Accidental Death & Dismemberment and Common Carrier Accidental Death, are subject to the Deductible and Coinsurance. Limits apply to all benefits (See Schedule of Benefits and Limits)

Medical:

1. Inpatient and Outpatient charges made by a Hospital.
2. Charges made by a Physician, surgeon, radiologist, anesthesiologist, and any other medical specialist to whom the Physician has referred the case.
3. Charges made for dressings, sutures, casts or other supplies prescribed by the attending Physician or specialist, but excluding nebulizers, oxygen tanks, diabetic supplies and all devices for repeat use at home.
4. Charges for diagnostic testing using radiology, ultrasonographic or laboratory services.
5. Charges for oxygen and other gases and anesthetics and their administration.
6. Charges for prescription drugs for treatment of a covered Injury or Illness, but not for the replacement of lost, stolen, damaged, expired or otherwise compromised drugs.
7. Charges made by a licensed Extended Care Facility upon direct transfer from an acute care Hospital.
8. Emergency local ambulance transport incurred in connection with Injury or Illness resulting in inpatient hospitalization.

Complications of Pregnancy:

Treatment of Complications of Pregnancy during the first 26 weeks of Pregnancy is covered under this insurance. Complications of Pregnancy is defined as: Illnesses whose diagnoses are distinct from Pregnancy, but are adversely affected by Pregnancy or caused by Pregnancy, and not associated with a normal Pregnancy. This includes: ectopic Pregnancy, spontaneous abortion, hyperemesis gravidarum, pre-eclampsia, eclampsia, missed abortion and conditions of comparable severity.

Hospital Indemnity:

If you are hospitalized as an Inpatient for treatment of a covered Illness or Injury, the Worldwide Health Series will provide \$100 for each night you spend in the hospital. This benefit is in addition to payments for other covered expenses and is not subject to Deductible or Coinsurance.

Acute Onset of a Pre-Existing Condition:

If you are under age 70, you are covered for an Acute Onset of a Pre-existing Condition. Coverage is available up to \$15,000 Maximum for Eligible Medical Expenses and up to \$25,000 for Emergency Medical Evacuation. An Acute Onset of a Pre-existing Condition is a sudden and unexpected outbreak or recurrence of a Pre-existing Condition which occurs spontaneously and without advance warning either in the form of Physician recommendations or symptoms. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence.

Emergency Dental:

The following Emergency Dental expenses are covered: Emergency Dental treatment and Dental surgery necessary to restore or replace sound natural teeth lost or damaged in an Accident which is covered under this insurance subject to the Overall Maximum Limit; and Emergency Dental treatment necessary to resolve acute, spontaneous and unexpected onset of pain subject to a maximum benefit of \$100.

Political Evacuation:

If the United States government issues a travel warning that becomes effective after your arrival in your destination country, the plan will provide for transportation to the nearest place of safety or for return to your Home Country. You must contact MultiNational Underwriters® within 10 days of the date the travel warning is issued and the evacuation must be approved in advance and coordinated by MultiNational Underwriters®

Emergency Medical Evacuation:

If recommended by your attending Physician, who certifies that Evacuation is necessary to safeguard your life and that Medically Necessary treatment is not available locally, and if approved in advance and coordinated by MultiNational Underwriters®, the Worldwide Health Series will provide the following benefits: Emergency air and/or ground transportation to the nearest Hospital that is qualified to provide the Medically Necessary treatment.

Emergency Reunion:

In the event of a covered Emergency Evacuation, the Worldwide Health Series will provide the following benefits: The cost of an economy round-trip air and/or ground transportation ticket for one of your relatives (parent, spouse, sibling or child age 18 or older) for transportation to the area where you are hospitalized following Emergency Evacuation and reasonable expenses for lodging and meals for your relative, for a period not to exceed 15 days.

Return of Minor Children:

If you are the only person age 18 or older, traveling with one or more children under the age of 18, who are also covered by the Worldwide Health Series, and you are Hospitalized for treatment of a covered Illness or Injury resulting in the children being left unattended for a period of time expected to exceed 36 hours, the Worldwide Health Series will provide the following benefit: The cost of a one-way economy air and/or ground transportation ticket for each covered child to the terminal serving the area of Principal Residence of each covered child.

Terrorism

The Worldwide Health Series provides Medical coverage for Injuries and Illnesses resulting from an Act of Terrorism, subject to a \$50,000 lifetime maximum, provided all of the following conditions are met:

1. The Injury or Illness does not result from chemical, nuclear or biological weapons or events.
2. You have no direct or indirect involvement in the Act of Terrorism.
3. The Act of Terrorism is not in a country or location where the United States government has issued a travel warning that has been in effect within the 6 months prior to your date of arrival.
4. You have not unreasonably failed or refused to depart a country or location following the date a warning to leave that country or location is issued by the United States government.

An Act of Terrorism is defined as: an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Accidental Death and Dismemberment:

In the event of your Accidental Death (except while traveling on a common carrier) or Dismemberment resulting from a covered Injury, the Worldwide Health Series will provide the following benefit:

- Accidental Death – Principal Sum to the Beneficiary designated on your Application
- Loss of 2 eyes or 2 or more limbs – Principal Sum to you
- Loss of 1 eye or 1 limb – One-half of the Principal Sum to you

Age	Principal Sum
14 days to 17 years	\$5,000
18 to 69	\$25,000
70 to 74	\$12,500
75+	\$6,250

The Accidental Death and Dismemberment benefit is not available for losses incurred during participation in a Hazardous Sport or in respect to losses resulting from an Act of Terrorism.

Common Carrier Accidental Death:

In the event of your Accidental Death while traveling on board a commercial common carrier, the Worldwide Health Series will provide the following benefit: Principal Sum of \$50,000 (\$25,000 for children under age 18), subject to a maximum of \$250,000 per family, to the Beneficiary designated on your Application. This benefit is not available in respect to losses resulting from an Act of Terrorism.

Repatriation of Remains:

In the event of a covered Injury or Illness resulting in your death, the Worldwide Health Series will provide the following benefit: Air and/or ground transportation of bodily remains or ashes to the area of your Principal Residence, and reasonable costs of preparation of your remains necessary for transportation.

Natural Disaster Benefit:

In the event of natural disaster (hurricane, flood, tornado, tsunami, etc) the Worldwide Health Series will provide up to \$100 a day for 5 days if the member is Displaced from planned, paid accommodations due to evacuation from forecasted disaster or following a disaster strike. Displaced is defined as required to depart the destination due to an evacuation ordered by prevailing authorities. Proof of paid accommodations must be submitted at time of claim.

Trip Interruption:

1. If, after you have departed, you learn of the death of a parent, spouse, sibling or child, or you learn of the substantial destruction of your Principal Residence by fire or weather, the Worldwide Health Series will provide the following benefit: The cost of an economy one way air and/or ground transportation ticket for you to the area of your Principal Residence; or
2. If, following a covered Emergency Medical Evacuation, the attending Physician states that it is Medically Necessary for your return to your Home Country or to the area from which you were initially evacuated for continued treatment, recuperation and recovery, the Worldwide Health Series will provide the following benefit: The cost of a one-way economy air and/or ground transportation ticket for your transportation from the area where you were hospitalized following the Emergency Evacuation, to the area where you were initially evacuated from, or to the terminal serving the area of your Principal Residence.

Lost Checked Luggage:

In the event your checked luggage is permanently lost by the carrier, the Worldwide Health Series will provide the following benefit: Up to \$250 for replacement of clothes and personal hygiene items, not to exceed \$50 for any one item. You must file a formal claim with the transportation provider and provide copies of all claim forms and proof that the transportation provider has paid you its normal reimbursement for the lost checked luggage.

What Travel Assistance Services are Included?

The following Travel Assistance Services are available to you 24 hours a day, 7 days a week while your Worldwide Health plan is in effect:

Pre-Trip Health and Safety Advisories (available after your purchase of Worldwide Health, but before your departure) – Call us for current passport, visa, inoculation and vaccine requirements as well as for up-to-date travel safety advisories.

Livetravel Services – We will make emergency travel and itinerary changes for you including rebooking flights, hotel reservations and ground transportation arrangements.

BagTrak – We are the industry leaders in tracking lost, checked baggage. We will help you locate your lost checked baggage and deliver it to you.

Emergency Message Relay – We will relay messages to your family, friends and co-workers, helping you to maintain contact during an emergency.

Emergency Cash Transfers – We will assist you in arranging and obtaining cash transfers.

Other important Worldwide Health Assistance Services include:

- Medical referrals
- Up-to-the-minute travel medical advisories
- Assistance with prescription drug replacement
- Dispatch of a doctor or specialist
- Emergency travel arrangements for family members
- Lost passport or travel documents assistance
- Embassy and consulate referrals
- Legal and accounting referrals
- Bail bond assistance
- Translation and interpretation assistance

Worldwide Health Assistance Services are not insurance benefits, and provision of any assistance service is not a guarantee of any other benefit under the Worldwide Health Series.

What Is Excluded?

The following charges, treatments, surgeries, medications, conditions and circumstances are excluded:

1. Pre-existing Conditions – Charges resulting directly or indirectly from any Pre-existing Condition are excluded from this insurance. If you are under age 70, you are covered for Medical and Emergency Medical Evacuation charges resulting from an Acute Onset of a Pre-existing Condition, up to the limit set forth in the Schedule of Benefits and Limits. A Pre-existing Condition is any Illness, Injury or medical condition or chronic or recurring Illness or Injury or medical condition, including any associated complications or consequences, which existed at or during the 2 years immediately preceding your Effective date. An Acute Onset is a sudden and unexpected outbreak or recurrence of a Pre-existing Condition, that occurs spontaneously and without advance warning either in the form of Physician recommendations

- or symptoms. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence
2. Treatment for or related to any congenital condition.
 3. Routine pre-natal care, childbirth, care of newborns, post-natal care, birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof.
 4. False labor, edema, prolonged labor, prescribed rest during the period of Pregnancy, morning sickness and conditions of comparable severity associated with management of a difficult Pregnancy, and not constituting a medically distinct Complication of Pregnancy, and all charges related to Pregnancy after the 26th week of Pregnancy.
 5. Mental Health Disorders or Substance Abuse.
 6. Charges which are not incurred during the Certificate Period or the applicable Benefit Period, and charges which are not presented to the Company for payment within 60 days from the end of the Certificate Period or the applicable Benefit Period.
 7. Charges for use of Emergency Room within the US for treatment of Illness unless the patient is directly admitted to the Hospital as Inpatient for further treatment of that Illness.
 8. Not Medically Necessary and administered or ordered by a Physician.
 9. Provided at no cost, by a family member, or by a person who ordinarily resides with you, or which are attributable to or recoverable from any other party including government-sponsored plans.
 10. Charges which exceed Usual, Reasonable and Customary.
 11. Investigational, Experimental or for Research purposes.
 12. While confined primarily to receive Custodial Care, Educational or Rehabilitative care.
 13. Venereal Disease or treatment of Members who are HIV+, have AIDS or ARC.
 14. Treatment by a Chiropractor.
 15. Diseases of the skin.
 16. Dental treatment, including treatment of the temporomandibular joint, except for Emergency Dental treatment necessary to replace sound natural teeth lost or damaged in an Accident covered hereunder or for the relief of acute, spontaneous and unexpected onset of pain.
 17. Eyeglasses, vision exams, contact lenses, hearing tests, hearing aids, hearing implants, eye refraction, visual therapy, orthoptics or visual eye training or eye surgery (including cataract surgery and radial keratotomy) or for any examination or fitting related to these devices or procedures.
 18. Injury resulting from participation in the following activities: Amateur Athletics, Contact Sports, and professional sports or athletic activities. Non-contact and non-organized/non-sanctioned amateur sports or athletic activities engaged in by the Member solely for leisure, recreational, entertainment or fitness purposes are not excluded unless they are excluded by this provision. The following are excluded: Mountaineering where ropes or guides are normally used or at elevations of 4,500 meters or higher. Aviation, except when traveling solely as a passenger in a commercial aircraft. Hang gliding, sky diving, parachuting or bungee jumping; Snow skiing or snowboarding, except for recreational downhill and/or cross-country snow skiing or snowboarding (no cover provided whilst skiing away from prepared and marked in-bound territories and/or against the advice of the local ski school or local authoritative body); Racing by any animal or motorized vehicle; and spelunking; and subaqua pursuits involving underwater breathing apparatus unless NAUI/PADI certified, accompanied by a certified instructor, and at depths of less than 10 meters; jet skiing; and any other sport or athletic activity which is undertaken for thrill seeking and exposes you to abnormal or extreme risk of injury.

19. Injury sustained while under the influence of or due 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 but not for the treatment of Substance Abuse.
20. Willfully self-inflicted Injury or Illness and immunizations and Routine Physical Exams.
21. The Deductible, Coinsurance and charges which are not included as Eligible Expenses as described in the Master Policy, and charges which exceed the limits set forth in the Schedule of Benefits and Limits.
22. Treatment required as a result of complications or consequences of a treatment or condition not covered hereunder.
23. Charges for travel or accommodations, except as provided for in the Local Ambulance, Emergency Medical or Political Evacuation, Repatriation of Remains, Emergency Reunion and Trip Interruption sections of this insurance.
24. Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s).
25. Organ or tissue transplants or related services.
26. Acts of Terrorism, except as provided for herein, war, insurrection, riot or any variation thereof.

This is a summary of exclusions. For more details or for a complete copy of the Master Policy, contact MultiNational Underwriters®.