

WorldNet International Insurance Plan

Underwritten by ACE American Insurance Company (Herein referred to as “The Company”)

You are entitled to the benefits described in this Description of Coverage if you have enrolled for this insurance and paid the required premium.

Eligibility: You are covered under this plan if you are temporarily pursuing educational activities while acting as a faculty member, staff member, researcher, or student of the participating organization. WorldNet International covers you when you travel domestically more than 100 miles from home or outside of your Home Country. Your lawful spouse and unmarried children including adopted children, under age 19, 25 if a full-time student, who are traveling and residing with you, provided they are dependent upon you for maintenance and support, may be covered, provided you are covered under the Plan and they have been included on the enrollment roster provided by the participating organization. Any children born to you and your spouse while you are covered under the Plan will be insured from the moment of birth. Coverage for a newborn child will cease 31 days after the date of birth unless the Company receives a completed enrollment form and required premium.

Period of Coverage: This insurance is effective on the latest of the following: a) at 12:01 a.m. at the covered person’s address, on the latest of the following: a) the date of the covered person’s departure from their home; b) the date the enrollment form and premium are received by the Company or its designated administrator; or c) the date requested on the enrollment form. Coverage will end on the earliest of the following: a) the date of the covered person’s return to their home; b) the date requested on the enrollment form; or c) the end of the period for which premium has been paid.

Covered Activities: The Covered Accident or Sickness must take place while; traveling or making a short stay of 12 months or less away from the Covered Person’s Home. This coverage will start at the actual start of the Trip. It does not matter whether the Trip starts at the Covered Person’s home, place of work or other place. It will end on the first of the following dates to occur: 1) the date a Covered Person returns to his or her home; 2) the date a Covered Person returns to his or her place of work.

Definitions: **Covered Loss or Covered Losses** means an accidental death, dismemberment or other Injury while covered under the Policy. **Sickness** means an illness, disease or condition of the covered person that causes a loss for which a covered person incurs medical expenses while covered under the Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness. **Injury** means accidental bodily harm sustained by a covered person that results directly and independently from all other causes from a covered accident. The Injury must be caused solely through external and accidental means. All injuries sustained by one person in any one Accident, including all related conditions and recurrent symptoms of these injuries are considered a single Injury. **Home** means the Insured’s place of primary residence. **Home Country** means a country from which the covered person holds a passport. If the covered person holds passports from more than one country, his or her Home Country will be that country which the covered person has declared to the Company in writing as his or her Home Country. **Medically Necessary** means a treatment, service or supply that is: 1) required to treat an Injury or Sickness; 2) prescribed or ordered by a doctor or furnished by a hospital; 3) performed in the least costly setting required by the covered person’s condition; and 4) consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered. A service or supply may not be Medically Necessary if a less intensive or more appropriate diagnostic or treatment alternative could have been used. The Company may consider the cost of the alternative to be the covered expense. **Family Member** means a person who is related to the covered person in any of the following ways: spouse, parent (includes stepparent); child (includes legally adopted and stepchild); brother or sister (includes stepbrother or stepsister); parent-in-law; son-or-daughter-in-law; and brother -or sister-in-law. **Trip** means travel by air, land, or sea from the Insured’s Home, Home Country or Country of Residence.

Accidental Death and Dismemberment: If an Insured’s Injury results in any of the following losses within 365 days after the date of accident, the Company will pay the Principal Sum according to the following schedule for the plan in which you enrolled. The plan will be indicated on your enrollment form and your confirmation of coverage. The Company will not pay more than the Principal Sum for all losses due to the same accident

Schedule of Covered Losses

Covered Loss	Benefit Amount*
Life.....	100% of the Principal Sum
Quadriplegia.....	100% of the Principal Sum
Two or more Members.....	100% of the Principal Sum
One Member.....	50% of the Principal Sum
Hemiplegia.....	50% of the Principal Sum
Paraplegia.....	50% of the Principal Sum
Uniplegia.....	25% of the Principal Sum
Thumb and Index Finger of the Same Hand	25% of the Principal Sum

“Quadriplegia” means total Paralysis of both upper and lower limbs. “Hemiplegia” means total Paralysis of the upper and lower limbs on one side of the body. “Uniplegia” means total Paralysis of one lower limb or one upper limb. “Paraplegia” means total Paralysis of both lower limbs or both upper limbs. “Paralysis” means total loss of use. A Doctor must determine the loss of use to be complete and not reversible at the time the claim is submitted. “Member” means Loss of Hand or Foot, Loss of Sight, Loss of Speech and Loss of Hearing. “Loss of Hand or Foot” means complete Severance through or above the wrist or ankle joint. “Loss of Sight” means the total, permanent Loss of Sight of one eye. “Loss of Speech” means total and permanent loss of audible communication that is irrecoverable by natural, surgical or artificial means. “Loss of Hearing” means total and permanent Loss of Hearing in both ears that is irrecoverable and cannot be corrected by any means. “Loss of a Thumb and Index Finger of the Same Hand” means complete Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand). “Severance” means the complete separation and dismemberment of the part from the body.

If an Insured has purchased spouse and/or dependent child coverage, the Principal Sum for the spouse will be limited to 50% of the Principal Sum selected by the Insured and the dependent child coverage will be limited to \$25,000 for each child. The Insured’s Principal Sum is shown according to the plan selected.

*Age Reduction Schedule. The amount payable for a loss will be reduced to 65% of the Principal Sum if the Covered Person is aged 70–74, 45% if the Covered Person is aged 75-79, 30% if the Covered Person is aged 80-84, and 15% if the Covered Person is age 85 and older on the date of the Covered Accident causing the loss. If the Covered Person is age 70 or older, his or her premium is based on 100% of the coverage that would be in effect if her or she were under age 70. “Age” as used above refers to the Covered Person’s age on his or her most recent birthday.

Emergency Medical Evacuation Benefit: The Company will pay Emergency Medical Evacuation Benefits for 100% of Covered Expenses incurred for the medical evacuation of a Covered Person. Benefits are payable if the Covered Person: 1) suffers a Medical Emergency during the course of the Trip; 2) requires Emergency Medical Evacuation; and 3) is traveling 100 miles away from his or her place of permanent residence or outside of his or her Home Country. Medical Transport: expenses for transportation under medical supervision to a different hospital, treatment facility or to the Covered Person’s place of residence for Medically Necessary treatment in the event of the Covered Person’s Medical Emergency and upon the request of the Doctor designated by FrontierMEDEX in consultation with the local attending Doctor. Dispatch of a Doctor or Specialist: the Doctor’s or specialist’s travel expenses and the medical services provided on location, if, based on the information available, a Covered Person’s condition cannot be adequately assessed to evaluate the need for transport or evacuation and a doctor or specialist is dispatched by FrontierMEDEX to the Covered Person’s location to make the assessment. Return of Dependent Child (ren): expenses to return each Dependent child who is under age 18 to his or her principal residence if a) the Covered Person is age 18 or older; and b) the Covered Person is the only person traveling with the minor Dependent child (ren); and c) the Covered Person suffers a Medical Emergency and must be confined in a Hospital. Escort Services:

expenses for an Immediate Family Member or companion who is traveling with the Covered Person to join the Covered Person during the Covered Person's emergency medical evacuation to a different hospital, treatment facility or the Covered Person's place of residence.

Benefits for these Covered Expenses will not be payable unless: 1) the Doctor ordering the Emergency Medical Evacuation certifies the severity of the Covered Person's Medical Emergency requires an Emergency Medical Evacuation; 2) all transportation arrangements made for the Emergency Medical Evacuation are by the most direct and economical conveyance and route possible; 3) the charges incurred are Medically Necessary and do not exceed the Covered Expenses for similar transportation, treatment, services or supplies in the locality where the expense is incurred; and 4) do not include charges that would not have been made if there were no insurance. During the course of an Emergency Medical Evacuation of a covered person to their Home Country, all benefits under this plan are terminated.

"Medical Emergency" means a condition caused by an Injury or Sickness that manifests itself by symptoms of sufficient severity that a prudent lay person possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the health of the person in serious jeopardy.

Benefits will not be payable unless the Company or FrontierMEDEX authorizes in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by FrontierMEDEX.

Repatriation of Remains: The Company will pay Repatriation Benefits of 100% of Covered Expenses for preparation and return of a Covered Person's body to his or her home if he or she dies as a result of a Medical Emergency while traveling 100 miles away from his or her place of permanent residence outside of his or her Home Country. Covered expenses include: 1) expenses for embalming or cremation; 2) the least costly coffin or receptacle adequate for transporting the remains; 3) transporting the remains; and 4) Escort Services: expenses for an Immediate Family Member or companion who is traveling with the Covered Person to join the Covered Person's body during the repatriation to the Covered Person's place of residence. All transportation arrangements must be made by the most direct and economical route and conveyance possible and may not exceed the Covered Expenses for similar transportation in the locality where the expense is incurred.

Benefits will not be payable unless the Company or FrontierMEDEX authorizes in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by FrontierMEDEX.

Emergency Reunion Benefit: In the event the Covered Person has either been: 1) confined in a Hospital for at least 24 consecutive hours due to a covered Injury or Sickness, where the attending doctor believes it would be beneficial for the Insured to have a Family Member at his or her side; or 2) the victim of a Felonious Assault, the Company will pay the expenses incurred for travel and lodging for that Family Member, up to the Benefit Maximum of \$12,500. Covered expenses include an economy airline ticket and other travel related expenses not to exceed the Daily Benefit Maximum of \$300 and a maximum of ten days. In the event that a Covered Person dies as a result of a Covered Injury or Sickness, the Company will pay the expenses incurred for emergency travel arrangements up to a maximum of \$2,500 for a Family Member to accompany the mortal remains of the deceased Covered Person. All transportation and lodging arrangements must be made by the most direct and economical route and conveyance possible and may not exceed the usual level of charges for similar transportation or lodging in the locality where the expense is incurred. "Felonious Assault" means a violent or criminal act reported to the local authorities which were, directed at the covered person during the course of, or an attempt of, a physical assault resulting in serious injury, kidnapping, or rape. "Family Member" means a person who is related to the covered person in any of the following ways: spouse, parent (includes stepparent); child (includes legally adopted and stepchild); brother or sister (includes stepbrother or stepsister); parent-in-law; son- or daughter-in-law; and brother- or sister-in-law. **All arrangements must be made by FrontierMEDEX and approved by the Company or FrontierMEDEX in order for expenses to be considered eligible.**

Exposure and Disappearance: Coverage includes exposure to the elements after the forced landing, stranding, sinking, or wrecking of a vehicle in which the Covered Person was traveling. A Covered Person is presumed dead if: 1) he or she is in a vehicle that disappears, sinks, or is stranded or wrecked on a trip covered by the Policy; and 2) the body is not found within one year of the Covered Accident.

Aircraft Restrictions: If the Covered Accident happens while a Covered Person is riding in, or getting on or off of, an aircraft, We will pay benefits, but only if: a) he or she is riding as a passenger only, and not as a pilot or member of the crew; and b) the aircraft has a valid certificate of airworthiness; and c) the aircraft is flown by a pilot with a valid license; and d) the aircraft is not being used for: (i) crop dusting, spraying, or seeding; fire fighting; sky writing; sky diving or hang gliding; pipeline or power line inspection; aerial photography or exploration; racing, endurance tests, stunt or acrobatic flying; or (ii) any operation which requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on). e) the aircraft is a military transport aircraft flown by the U.S. Military Airlift Command (MAC), or a similar air transport service of another country.

Exclusions and Limitations:

The Plan does not cover any loss or Injury caused by or results from:

1. War or any act of war, whether declared or not.
2. Commission of, or attempt to commit, a felony, an assault or other criminal activity.
3. Injury that occurs while the Covered Person is under the influence of any drug unless administered under the advice and consent of a Doctor.

For the Accidental Death and Dismemberment Benefit, the Plan does not cover any loss or Injury caused by or resulting from:

1. Intentionally self-inflicted injury.
2. Suicide or attempted suicide,
3. Sickness, disease, or infection of any kind, except bacterial infections due to an accidental cut or wound, botulism or ptomaine poisoning.
4. Piloting or acting as a crew member or riding in any aircraft, except as a fare paying passenger on a scheduled airline.
5. A covered accident that occurs while on active duty service in the military, naval, or air force of any country or international organization. Upon our receipt of proof of service, we will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

Please note that the insurance benefits do not include accident or sickness medical expense benefits, and are limited to the expenses related to an Emergency Medical Evacuation, Repatriation of Remains or Emergency Reunion.

Claims Administrator: *Administrative Concepts, Inc. (ACI), 994 Old Eagle School Rd., Suite 1005, Wayne, PA 19087-1802*
From within the USA and Canada: 1-888-293-9229
Outside the USA or Canada call: 1-610-293-9229 Fax: 1-610-293-9299 www.visit-aci.com

Program Arranged By: *CMI Insurance, a FrontierMEDEX company, P.O. Box 19056, Baltimore, MD 21284*

www.cmi-insurance.com

Underwritten By:

ACE American Insurance Company, 436 Walnut Street, Philadelphia, PA 19106

Policy Number:

GLMN00175341

This Description of Coverage provides a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in GLMN00175341 issued to the Trustee of ACE USA Accident & Health Insurance Trust in the District of Columbia on behalf of WorldNet International. Please keep this information as a reference.



Emergency Assistance: *FrontierMEDEX*

With your health insurance program, you have access to the 24-hour FrontierMEDEX Emergency Response Center (ERC) for emergency assistance anywhere in the world. Simply call the FrontierMEDEX ERC using the toll-free, direct, or collect using the telephone numbers listed below. The multilingual staff will answer your call and provide reliable, professional and thorough assistance. Services include: referral to the nearest, most appropriate medical facility and/or provider; medical monitoring by FrontierMEDEX Physician Advisors; urgent message relay between family, friends, personal physician, school, and insured; guarantee of payment to provider and assistance in coordinating insurance benefits; arranging and coordinating Emergency Medical Evacuations, Repatriations Remains, and Emergency Reunion; Emergency travel arrangements for disrupted travel as the consequence of a medical emergency; referral to legal assistance; assistance in locating lost or stolen travel documents, and more.

FrontierMEDEX is under contract with ACE American Insurance Company to provide international services in conjunction with the insurance benefits. The following is a brief summary of their services:

24-Hour Access

You can reach the multilingual FrontierMEDEX Emergency Response Center, by calling toll-free or collect using the phone numbers below, or by emailing operations@frontiermedex.com. FrontierMEDEX is available 24-hours a day, 365 days a year to confirm your coverage and give you access to the following services.

Emergency Medical Assistance

• **Location of Medical Providers**

FrontierMEDEX can provide contact information for physicians, hospitals, dentists, and dental clinics in the area where you're traveling. FrontierMEDEX can also attempt to confirm the availability of the provider, ascertain payment requirements and make an appointment for you with the medical provider of your choice.

In a serious medical emergency, you should seek immediate care before contacting FrontierMEDEX. FrontierMEDEX medical experts will then consult with the local physician and determine the next most appropriate steps to provide proper care.

• **Medical Monitoring**

FrontierMEDEX Assistance Coordinators will continually monitor your case. In addition, FrontierMEDEX Physician Advisors will provide consultative and advisory services, including review and analysis of the quality of medical care you are receiving.

• **Emergency Medical Transport**

If you sustain an injury or suffer a sudden and unexpected illness and adequate medical treatment is not available in your current location, FrontierMEDEX will arrange and pay for a medically supervised evacuation to the nearest medical facility determined to be capable of providing appropriate medical treatment. Your medical condition and situation must be such that, in the professional opinion of the health care provider and FrontierMEDEX, you require immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment.

• **Repatriation of Remains**

If you sustain an injury or suffer a sudden and unexpected illness that results in your death, FrontierMEDEX will assist in obtaining the necessary clearances for your cremation or the return of your mortal remains. We will coordinate and pay for the preparation and transportation of your mortal remains to your Home Country.

• **Emergency Reunion**

FrontierMEDEX will arrange for a family member to be involved according to the benefits of the insurance.

• **Replacement of Medication**

If you have an unexpected need for prescription medication while on a covered trip, or you lose, forget, or run out of prescription medication while traveling, FrontierMEDEX will attempt to locate the medication or its equivalent and attempt to arrange for you to obtain it locally, where it is available, or to have it shipped to you, subject to local laws, if it is not available locally. You will be provided with a cost estimate for the replacement medication and/or shipment costs that are subject to your approval.

• **Guarantee of Payments and Method of Payment**

Should it be necessary to provide a guarantee of payment to a medical provider, or to make arrangements to pay in local currency, FrontierMEDEX will work with ACE American Insurance Company to make that guarantee under the insurance benefits. FrontierMEDEX may further assist you by advancing money in dollars or local currency to medical providers according to repayment provisions worked out with ACE, you or a family member.

• **Travel and Communication Assistance/Telephone Interpretation Service**

If you need help communicating in an emergency, FrontierMEDEX will provide telephonic interpretation services in all major languages. In emergency situations that require extensive translation, FrontierMEDEX will make referrals to local translators.

• **Transmission and Retention of Urgent Messages**

In an emergency, FrontierMEDEX will use its best efforts to transmit an urgent message to your family, friends, and/or business associates.

• **Legal Assistance**

In an emergency, FrontierMEDEX will use its best efforts to provide you with the names, addresses and telephone numbers of lawyers in the area in which you are traveling in case of a car accident, traffic violations, and other civil offenses. However, the selection of and the expenses associated with a particular attorney will be your responsibility.

FrontierMEDEX Assistance Coordinators are available 24/7 to help you with travel emergencies. For immediate assistance, contact FrontierMEDEX through one of the toll-free numbers listed below or call the multilingual Emergency Response Center collect.

FrontierMEDEX EMERGENCY RESPONSE CENTER

Baltimore, Maryland, USA
Call Collect: 1-410-453-6330

TOLL-FREE ACCESS - The numbers below must be dialed from within the country.

If your location is not listed or the call will not go through, call the 24-hour FrontierMEDEX Emergency Response Center COLLECT 1-410-453-6330.

Australia and Tasmania	1-800-127-907
Austria	0-800-29-5810
Belgium	0800-1-7759
Brazil	0800-891-2734
China (northern regions)	108888 (pause for tone) 800-527-0218
China (southern regions)	10811 (pause for tone) 800-527-0218
Dominican Republic	1-888-567-0977
Egypt (inside Cairo)	2-510-0200 (pause for tone) 877-569-4151
Egypt (outside of Cairo)	022-510-0200 (pause for tone) 877-569-4151
Finland	0800-114402
France and Monaco	0800-90-8505
Germany	0800 1 811401
Greece	00-800-4412-8821
Hong Kong	800-96-4421
Indonesia	001-803-1471-0621
Israel	1-809-41-0172
Italy, Vatican City and San Marino	800-877-204
Japan	00531-11-4065
Mexico	001-800-101-0061
Netherlands	0800-022-8662
New Zealand	0800-44-4053
Philippines	1-800-1-111-0503
Portugal	800-84-4266
Republic of Ireland (Eire)	1-800-409-529
Republic of South Africa	0800-9-92379
Singapore	800-1100-452
South Korea	00798-1-1-004-7101
Spain and Majorca	900-98-4467
Switzerland and Liechtenstein	0800-55-6029
Thailand	001-800-11-471-0661
Turkey	00-800-4491-4834
UK & N. Ireland, Isle of Jersey and Isle of Man	0800-252-074
United States, Canada, Puerto Rico, US Virgin Islands, Bermuda	1-800-527-0218

PLEASE NOTE:

The toll-free for Israel line is not available from payphones and there is a local access charge.

The toll-free for Italy, Vatican City and San Marino number has a local charge for access.

The toll-free for Japan is only available from touchtone phones (including payphones) equipped for International dialing.

If dialing the toll-free access number for Mexico from a payphone, the payphone must be a La Datel payphone.