

This is a Description of Coverage for:



SABA University School of Medicine
Emergency Medical Evacuation and Repatriation of Remains 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 enrolled as a full-time student, a faculty member, or administrator in SABA University, School of Medicine and are temporarily pursuing educational activities outside of the United States. International students, faculty members and administrators are not eligible for coverage in their Home Country, except as specifically provided in the Home Country benefit. You may also enroll your lawful spouse and unmarried children under age 19 who are traveling and residing with you, provided they are dependent upon you for maintenance and support. Only insured students, faculty members and administrators may purchase dependents coverage. Any children born to you and your spouse while you are covered under the plan will be insured from the moment of birth. Coverage on a newborn child will cease 31 days after the date of birth unless the Company receives notification of the birth, a completed enrollment form and required premium.

Period of Coverage: Coverage will begin at 12:01 a.m. Local Time on the latest of the following: 1) the date of a Covered Person's departure from their Home Country; b) the date the enrollment form and premium are received by the Company or its designated administrator; or c) the date requested in the enrollment form. Coverage will end on the earliest of the following: a) the date of a Covered Person's return to their Home Country; b) the date requested in the enrollment form; c) the date through which premium has been paid; or (d) the date of termination under this plan's provisions.

Definitions: **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. Pregnancy is included in the definition of 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 Covered Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury. **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.

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 outside of his or her Home Country.

Covered Expenses:

1. 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 Our assistance provider in consultation with the local attending Doctor.
2. 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 Our service provider to the Covered Person's location to make the assessment.
3. 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.
4. 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. An Emergency Medical Evacuation of a covered person to their Home Country terminates all benefits under this plan except Accidental Death and Dismemberment Benefits.

"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. "Trip" means travel by air, land, or sea from the Covered Person's Home Country.

"Emergency Medical Evacuation" means: 1) the Covered Person's immediate transportation from the place where he or she suffers Medical Emergency to the nearest Hospital or other medical facility where appropriate medical treatment can be obtained; or 2) the Covered Person's transportation to his or her Home Country to obtain further medical treatment in a Hospital or other medical facility or to recover after suffering a Medical Emergency. An Emergency Medical Evacuation also includes medical treatment, medical services and medical supplies necessarily received in connection with such transportation. **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 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 Insured 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 was 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. **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.**

Exclusions and Limitations:

With respect to Emergency Medical Evacuation and Repatriation of Remains Benefits and Emergency Reunion no benefit shall be payable with respect to expenses incurred:

1. For services, supplies, or treatment, including any period of hospital confinement, which were not recommended, approved and certified as necessary and reasonable by a doctor, or expenses which are non-medical in nature.
2. For suicide or attempted suicide.
3. For loss incurred as a result of war or any act of war, whether declared or not.
4. For injury sustained while participating in professional, club, interscholastic or intercollegiate sports.
5. For expenses as a result of, or in connection with, intentionally self-inflicted Injury.
6. For expenses as a result of, or in connection with, the commission of or attempt to commit an assault or a felony.
7. For scuba diving, jet, and water skiing, mountain climbing (where ropes or guides are normally used), sky diving, professional or amateur racing.
8. For piloting or acting as a crew member or riding in any aircraft, except as a fare-paying passenger on a scheduled airline.

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

Claims Administrator: Administrative Concepts, Inc. (ACI), 994 Old Eagle School Rd., S. 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

Emergency Assistance: FrontierMEDEX Toll Free from within the USA and Canada: 1-800-527-0218; from France 0800-90-8505; Germany 0800-1-811401; Italy 800-877-204; Mexico 001-800-101-0061; UK 0800-252-074; Spain 900-9804467 Outside the USA or Canada call direct or collect: 410-453-6330

In addition to this health insurance program is access to the 24-hour Assistance network for emergency assistance anywhere in the world. Call the assistance center at FrontierMEDEX toll-free, direct, or collect using the telephone numbers listed above. The multilingual staff will answer your call and provide reliable, professional and thorough assistance. The following services are included in the program: referral to the nearest, most appropriate medical facility and/or provider; medical monitoring by board-certified emergency physicians in the United States; 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, Emergency Reunions and Repatriations Remains; Emergency travel arrangements for disrupted travel as the consequence of a medical emergency; referral to legal assistance; assistance in locating lost or stolen items including lost ticket application processing.

Program Arranged By: CMI Insurance, FrontierMEDEX, P.O. Box 19056, Baltimore, MD 21284 www.cmi-insurance.com

Claim forms and instructions are available from the web site.

Policy Number: GLM N000058282, ACE American Insurance Company 436 Walnut Street Philadelphia, PA. 19106

This Description of Coverage is 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 GLM N00058282, issued to: Trustee of ACE USA Accident and Health Insurance Trust in the District of Columbia on behalf of SABA University School of Medicine. The policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or certain terms or conditions may be different if required by state law. Please keep this information as a reference.

Important Notice: Insurance policies providing certain health insurance coverage issued or renewed on or after September 23, 2010 are required to comply with all applicable requirements of the Patient Protection and Affordable Care Act ("PPACA"). However, there are a number of insurance coverages that are specifically exempt from the requirements of PPACA (See §2791 of the Public Health Services Act). ACE maintains its student health insurance is not subject to PPACA. ACE continues to monitor healthcare reform laws and regulations to determine any impact on its products. In the event these laws and regulations change, your plan and rates will be modified accordingly. Please understand that this is not intended as legal advice. For legal advice on PPACA, please consult with your own legal counsel or tax advisor directly.



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 the FrontierMEDEX 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.

• Trip Interruption

FrontierMEDEX will arrange for your return home due to a Trip Interruption 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.

The above description is a brief summary and not the contract of insurance. Please refer to the stated Description of Coverage for the insurance benefits provided under the plan.

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.