

Accident and Sickness Insurance for ASSIST Students
ACE American Insurance Company
Policy Number: GLM N0106065A

Presented by CMI Insurance, a MEDEX Global Solutions Company

OUTLINE

Medical Expense Benefits

- \$200,000 Maximum Benefit per occurrence at 100% of Usual and Customary charges, \$250 Emergency Room Deductible, waived if admitted to the hospital, suffers an Injury or is the victim of a Felonious Assault.
- Expenses made by a hospital for room and board, general 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 semi-private room and board accommodation.
- Expenses made for diagnosis, treatment and surgery by a doctor.
- Expenses made for the cost and administration of anesthetics.
- Expenses for x-ray services, laboratory tests, medical services and supplies (includes blood and blood transfusion, oxygen and its administration).
- Expenses for physiotherapy, if recommended by a doctor for the treatment of an Injury or Sickness, and administered by a licensed physiotherapist for 20 days per policy year. Chiropractic care is limited to 80% of eligible charges up to \$35 per visit and a maximum of 10 visits per Injury or Sickness.
- Expenses incurred for treatment of mental disorders. Benefits are payable: a) up to a \$500 maximum for outpatient treatment; or b) eligible expenses incurred for inpatient treatment for a maximum period of 10 days.
- Expenses for prescription drugs including dressings, drugs and medicines prescribed by a doctor.
- Dental expenses resulting from an accident \$5,000 per occurrence and dental expenses for emergency pain relief treatment to sound, natural teeth: limit \$1,000 per occurrence maximum.
- Extended Benefit Option within 30 days of returning home at end of trip
- The following benefits are also provided; therapeutic or elective termination of pregnancy, \$500 per policy year; emergency treatment of pregnancy up to a maximum of \$10,000; expenses for newborn nursery care, up to \$500 per policy year.

Emergency Medical Evacuation Benefits

Repatriation of Remains Benefits

Emergency Reunion, \$12,500 maximum benefit, \$300 per day, 10 days

Accidental Death and Dismemberment Benefits

- \$25,000 Accidental Death Principle Sum
- \$50,000 Accident Dismemberment Principle Sum

Trip Interruption Benefits, \$2,000 maximum limit

Personal Liability Benefits

- Maximum benefit per claim \$100,000 with no deductible and aggregate limit for insured \$200,000.
- Medical Payments Coverage Limit \$5,000
- Additional Living Expense Limit \$5,000
- Payment of Deductible Under Homeowners Insurance Coverage \$1,000

CLAIMS ADMINISTRATION

- Claims Administrator, Administrative Concepts, Inc., 994 Old Eagle School Road, Suite 1005, Wayne, PA 19087-1802, within USA and Canada: 1-888-293-9229 or 1-610-293-9229.
- Insureds can access his/her claim account by visiting ACI's website at www.visit-aci.com
- Insureds can use any health provider. However, Beech Street PPO provides a list of member providers on their web site www.beechstreet.com or by phone (800-432-1776).

As with any insurance plan, there are exclusions and limitations to the coverage provided. It is important that you read the Description of Coverage for a complete description of the provisions, benefits and limitations of the insurance plan.