



## HEALTH INSURANCE FOR ASSIST, INC. STUDENTS POLICY NO. GLM N0106065A

CMI Insurance together with our partners, ACE American Insurance Company, Administrative Concepts, Inc., the claims administrator and MEDEX Global Group Inc., the global service provider, are happy to present this outline of benefits and related materials.

### HIGHLIGHTS OF COMPREHENSIVE HEALTH INSURANCE

- \$500,000 Maximum Benefit per occurrence at 100%, no co-pay and no Deductible except for a \$100 deductible for Emergency Room visit per covered accident and sickness, but waived if admitted.
- 100% Prescription Drugs, both Inpatient and Outpatient services
- Dental Accident \$5,000 maximum per occurrence
- Dental alleviation of pain \$1,000 per occurrence
- Mental and Nervous, 100% of inpatient up to 60 days and outpatient up to \$500
- \$25,000 Accidental Death Benefit, \$50,000 Dismemberment Benefit
- Pre-existing Condition Provision is waived per creditable coverage where insured person demonstrates he/she had continuous creditable coverage for 6 months prior to be insured. Otherwise, there is a 12 month pre-existing condition provision
- Extended Benefit Option within 30 days of returning home at end of trip
- The following benefits are also included: Pregnancy is treated as any other sickness, Therapeutic Termination of pregnancy benefit limit \$500, and Newborn Nursery Care benefit limit \$500
- Trip Interruption, \$2000 per policy year

## GLOBAL ASSISTANCE SERVICES

- 100% of Covered Expenses for Emergency Medical Evacuation. Expenses for return of dependent children included.
- 100% of Covered Repatriation Benefits. Expenses for return of dependent children included.
- Emergency Reunion Benefit maximum \$12,500, \$300 daily for 10 days. Introduce “Felonious Assault” language where the 48hous. of hospitalization requirement is waived. This is of particular importance for rape victims.
- Please review the enclosed MEDEX Global Group Inc. Description of Coverage to learn of all the global assistance services that are available to you.

## ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

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

## TRIP CANCELLATION

- Covered Expenses up to \$2,000 for Trip Interruption where an insured needs to return home for the Death or unforeseen Injury or Sickness of the Covered Person’s Family Member. Family Member means parent, sister, brother, husband, wife, children and grandparent.

## LIABILITY INSURANCE

- Personal Liability Coverage, 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 19087-1706, within USA and Canada: 1-888-293-9229 and outside USA or Canada 1-610-293-9229.
- Insureds can access his/her claim account via the internet by visiting ACI's website at [www.visit-aci.com](http://www.visit-aci.com)
- Insureds can use any health provider. However, Beech Street PPO is available at reduced costs and Beech Street provides a list of member providers via their phone (800 432 1776) or visit their internet ([www.beechstreet.com](http://www.beechstreet.com)).