

SCHEDULE OF BENEFITS

PREMIUM DUE DATE: On or before the Policy Effective Date.

CLASSES OF ELIGIBLE PERSONS:

A person may be insured only under one Class of Eligible Persons even though he or she may be eligible under more than one class. Also, a person may not be insured as a Dependent and an Insured at the same time.

- Class 1 All employees and members of the board of directors of the Participating Organization who are in Active Service.
- Class 2 All students of the Participating Organization while traveling for educational purposes on behalf of the Participating Organization.

Dependents of Class(es) 1, 2 Insureds are eligible for Coverage under this Policy.

COVERED ACTIVITIES:

- Class 1 Business Travel
Personal Deviation Limited
- Dependents of Class 1 Business Travel
Personal Deviation Limited
- Class 2 Educational Travel
Personal Deviation Limited
- Dependents of Class 2 Educational Travel
Personal Deviation Limited

BENEFITS:

Medical Expense Benefits

Total Maximum per Covered Accident or Sickness, per Covered Person:

- Class 1: \$250,000
Class 2 \$250,000

- Spouse of Class 1 \$250,000
Spouse of Class 2 \$250,000

- Children of Class 1 \$250,000
Children of Class 2 \$250,000

Maximum for Preexisting Conditions: treated as any other medical condition

Maximum for Dental Treatment (Injury Only):	\$1,000
Maximum for Emergency Medical Treatment of Pregnancy:	treated as any other medical condition
Maximum for Room & Board Charges:	average semi-private room rate
Maximum for ICU Room & Board Charges:	two (2) times the average semi-private room rate
Deductible:	\$0 per Covered Accident or Sickness
Co-Insurance Rate:	100% of the Usual and Customary Charges
Incurral Period:	30 days after the date of Covered Accident or Sickness
Maximum Benefit Period:	The earlier of the date the Covered Person's Trip ends, or 52 weeks from the date of a Covered Accident or Sickness
Maximum Period of Coverage:	365 days
Emergency Medical Benefits	
Benefit Maximum:	up to \$10,000
Emergency Medical Evacuation Benefit	
Benefit Maximum:	100% of the Covered Expenses
Repatriation of Remains Benefit	
Benefit Maximum:	100% of the Covered Expenses
Emergency Reunion Benefit	
Benefit Maximum:	\$3,000
Daily Benefit Maximum:	\$300
Maximum Number of Days:	10
Home Country Emergency Benefit	
Benefit Maximum:	\$10,000
Deductible:	\$100
Maximum Benefit Period:	30 days

Personal Property and Financial Instrument Reimbursement Benefit

Deductible per Trip:	\$100
Personal Property Benefit Maximum per Trip:	\$5,000
Benefit Maximum per Item or Set of Items:	\$1,000
Financial Instrument Benefit Maximum per Trip:	\$1,000
Benefit Maximum for Cash:	\$1,000

Seatbelt and Airbag Benefit

Seatbelt Benefit Amount:	10% of the Covered Person's Principal Sum up to a Maximum Benefit of \$10,000
Airbag Benefit Amount:	10% of the Covered Person's Principal Sum up to a Maximum Benefit of \$10,000
Default Benefit Amount:	\$1,000

Security Evacuation Expense Benefit

Benefit Maximum:	\$50,000
Aggregate Limit per Occurrence:	\$250,000

Trip Cancellation Benefit

Benefit Maximum:	\$2,000
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Trip Delay Benefit

Benefit Maximum:	\$1,000
Time Period:	12 hours
Daily Benefit Limit:	\$200
Maximum Benefit Period:	5 days

Trip Interruption Benefit

Benefit Maximum:	\$3,500
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AGGREGATE LIMIT:

Benefit Maximum:	\$1,000,000
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We will not pay more than the Benefit Maximum for all Accidental Death & Dismemberment losses per Covered Accident. If, in the absence of this provision, We would pay more than Benefit Maximum for all losses from one Covered Accident, then the benefits payable to each person with a valid claim will be reduced proportionately, so the total amount We will pay is the Benefit Maximum.

Accidental Death & Dismemberment Benefits

Principal Sum:

Class 1	\$100,000
Class 2	\$25,000
Spouse of Class 1	\$25,000
Spouse of Class 2	\$25,000
Children of Class 1	\$10,000
Children of Class 2	\$10,000

Coma Benefit

Benefits are payable initially as 1% of the Principal Sum per Month up to 11 months and thereafter in a lump sum of 100% of the Principal Sum.

INITIAL PREMIUM RATES:

\$23,500 in Minimum and Deposit premium subject to an annual audit in arrears per a \$1.29 per person per day rate.