

For students, faculty and staff traveling or stationed abroad not in their country of permanent residence.

INSURANCE PROVIDER AND INFORMATION

ACE USA provides primary coverage. Europ Assistance is a service provider.

Plan Number: 01AH585

Policy Number: GLM N00173587 Insured: American University

Assistance Provider: Europ Assistance

USA

Call Europ Assistance when:

- You require referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems

Europ Assistance can be reached at 1-800-243-6124 inside the USA. Call collect at 1-202-659-7803 if you are outside the USA. Before you call, please have ready the following information:

- 1. Name of caller, phone number, fax number, relationship to patient
- 2. Patient's name, age, sex, policy number
- 3. A description of the patient's condition
- 4. Name, location, telephone number of hospital
- Name and telephone number for the treating doctor (where and when s/he can be reached)
- Health insurance information, worker's compensation, or automobile insurance information if the patient had an accident.

If you need to file a claim with ACE USA after having received medical services abroad for which payment was not made directly by ACE USA, please contact Europ Assistance to obtain claim information.

TRAVEL ASSISTANCE PROGRAM

- Medical Assistance including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains. (See reverse side for details.)
- Personal Assistance including pretrip medical referral information, and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, medical benefits verification and medical claims assistance.
- Travel Assistance including emergency travel arrangements, arrangements for the return of your travelling companion or dependents and vehicle return.

By requesting assistance you agree to assign to us your rights to recover from any of your responsible insurers any expenses we incurred.

This information provides you with a brief outline of the services available to you. These services are subject to the terms and conditions of the policy under which you are insured. A third party vendor may provide services to you. Europ Assistance makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by Europ Assistance are not employees or agents of Europ Assistance and the choice of provider is yours alone. Europ Assistance assumes no liability for services provided to you under this arrangement, nor is it liable for any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy providing Business Travel Accident Insurance benefits is not in effect.

Benefits	Description and Limits
Medical	• Up to \$50,000
expenses	Medical care and treatment provided by a physician as a result of a sickness or accident
	Semi-private hospital room and board
	All necessary medical and surgical services and supplies while confined in a hospital
	Outpatient medical care and treatment provided by a hospital or clinic
	Professional local ambulance service
	Dental expenses resulting from an accident up to \$1,000
	A surgical procedure and anesthesia when performed or administered by a physician
	Laboratory and x-ray tests and treatments
	Supplies and prescriptions while confined in a hospital or upon release
	\$2,000 per pregnancy benefit for emergency medical services
Deductible (per occurrence)	• \$50.00
Dun andation	
Pre-existing Conditions	• Up to \$2,500
	 Defined as any condition that a covered person has incurred charges, received medical treatment or taken prescribed drugs or medicine for an injury or sickness during the 90 day period immediately preceding the date of travel.
Exclusions included, but not	Routine physical examinations
limited to	• Eyeglasses
	Hearing aids
	Routine dental care
	Cosmetic treatment or surgery
	Confinement or institutional care
	Maternity and routine nursery care
	Expenses incurred during holiday travel
	Injury or sickness caused by war, riot, civil commotion or police action Particle there is a private test act.
	Participation in a criminal act
	Intentionally self-inflicted injuries
Medical evacuation	• Up to \$50,000
	Emergency evacuation to an adequate medical facility
Medical	• Up to \$50,000
repatriation	Medically necessary repatriation and return of mortal remains
Accidental death	
and	• Up to \$10,000
dismemberment	
Executive	24hours a day/365 days a year
Assistance services	 Inside the USA or Canada 1-800-766-8206
Sel vices	Outside USA or Canada collect 1-202-659-7777
	 Medical-referral to medical specialist or medical monitoring while hospitalized
	 Travel-emergency travel arrangements, return of traveling companion/dependant and return of
	vehicle
	 Personal-pre-trip medical referral, emergency medication, embassy and consular information, lost document service, emergency message transmission, emergency cash advance,
	translator/interpreter access
	Legal-referral to lawyer
	Security-Pinkerton Travel Security Services includes Eye on Travel security
	Information and security briefings by phone.
Cost of coverage	• \$9.25 per week
	• \$34.00 per month
	• \$136.00 per semester