University of Rochester Travel Insurance Program

University of Rochester is providing travel benefits to all eligible students and accompanying faculty and staff who are enrolled as program participants and who are temporarily pursuing educational activities inside the United States and traveling outside of their Home Country.

Product Highlights
- Fills the gaps in domestic healthcare or self-funded medical plans
- Covers qualified dependents traveling with an individual on a covered trip
- Bundles benefits with worldwide travel assistance that provides emergency medical, emergency travel, and pre-trip information services

What's Covered

Accidental Death & Dismemberment Benefits
If, within 365 days of a covered accident, injury results in any one of the losses shown, the benefits amount shown opposite the loss will be paid. If multiple losses occur, only one benefit - the largest - will be paid for all losses due to the same accident.

<table>
<thead>
<tr>
<th>Loss</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life, Two or more Members</td>
<td>100% of Principal Sum</td>
</tr>
<tr>
<td>Paraplegia</td>
<td></td>
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<tr>
<td>Hemiplegia, One Member</td>
<td>50% of Principal Sum</td>
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<tr>
<td>Paraplegia</td>
<td></td>
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<tr>
<td>Thumb &amp; Index Finger of the</td>
<td>25% of Principal Sum</td>
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<tr>
<td>Same Hand, Uniplegia</td>
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</tbody>
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Medical Expense Benefits
- Maximum for Medical Expense Benefits: $100,000
- Maximum for Dental Treatment Injury Only: $500 maximum, $250 per tooth
- Maximum for Room and Board Charges: Average semi-private room rate per day
- Maximum for ICU Room and Board Charges: Two times semi-private room rate per day

Emergency Medical Benefits
- Benefit Maximum: up to $10,000
- Emergency Medical Evacuation Benefit: $250,000
- Repatriation of Remains Benefit: $250,000
- Emergency Reunion Benefit: $5,000, $300 daily for 10 days
- Home Country Extension Benefit: $1,000
- Trip Interruption Benefit: $1,000

For medical referrals, evacuation, repatriation or other services please call:
- 1-855-327-1414 (Inside the U.S.)
- 1-630-694-9764 (Worldwide)
- medassist-usa@axa-assistance.us
- Visit www.acetravelassistance.net for access to global threat assessments and location based intelligence.

Username: medassist-usa@axa-assistance.us
Password: acea&h

Organization: University of Rochester
Policy Number: GLM N14285441
Assistance Provider: AXA Assistance USA, Inc.

Please call when:
- You require a 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
- Your safety is threatened by the sudden occurrence of a political or military event
What’s not covered?

No benefits are payable for any loss or injury that is caused by or results from:

♦ intentionally self-inflicted injury, suicide or attempted suicide (applicable to AD&D benefit only) ♦ war or any act of war, whether declared or not ♦ a Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization ♦ piloting or serving as a crewmember in any aircraft (except as provided by the Policy) ♦ commission of, or attempt to commit, a felony ♦ sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated substances (applicable to accident benefits only) ♦ travel in any Aircraft owned, leased or controlled by the Policyholder, or any of its subsidiaries or affiliates ♦ commission of or active participation in a riot or insurrection ♦ an accident if you are the operator of a motor vehicle and do not possess a valid motor vehicle operator’s license.

We will not pay Medical Expense Benefits for any loss, treatment, or services resulting from, or contributed to by:

♦ routine physicals and care of any kind ♦ routine dental care and treatment ♦ routine nursery care ♦ cosmetic surgery, except for reconstructive surgery needed as the result of an injury ♦ eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof; eyeglasses, contact lenses, and hearing aids ♦ services, supplies, or treatment including any period of hospital confinement which is not recommended, approved, and certified as medically necessary and reasonable by a doctor, or expenses which are non-medical in nature ♦ treatment or service provided by a private duty nurse ♦ treatment by any immediate family member or member of your household ♦ expenses incurred during holiday travel, or travel for purposes of seeking medical care or treatment, or for any other travel that is not in the course of the Policyholder’s business (unless personal deviations are specifically covered) ♦ medical expenses for which you would not be responsible to pay for in the absence of the Policy ♦ any treatment provided under any mandatory government program or facility set up for treatment without cost to any individual ♦ custodial care ♦ services or expenses incurred in your home country ♦ elective treatment, exams or surgery deemed to be experimental and which are not recognized and generally accepted medical practices in the United States ♦ expenses payable by any automobile insurance policy without regard to fault ♦ organ or tissue transplants and related services ♦ injury or sickness for which benefits are paid or payable under any workers’ compensation or occupational disease law or act, or similar legislation, whether United States federal or foreign law ♦ injury sustained while participating in club, intramural, intercollegiate, interscholastic, professional or semi-professional sports ♦ injury caused by or resulting from travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle, or a motor vehicle not designed primarily for use on public streets or highways ♦ injury resulting from off-road motorcycling; scuba diving; jet, snow or water skiing; mountain climbing (where ropes are used); sky diving; amateur automobile racing; automobile racing or automobile speed contests; bungee jumping; spelunking; white water rafting; surfing; or parasailing.

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

How to file a claim

You will need to submit a completed claim form for any covered accident or eligible expense in order to receive reimbursement under the policy. If you have suffered a covered loss or incurred a covered expense, please contact your Benefits Administrator for the appropriate claim form. The instructions for the claim form will detail any supporting documentation you will need to submit with your claim.

To file a claim, contact:

Administrative Concepts, Inc.
994 Old Eagle School Rd. Suite 1005
Wayne, PA 19087-1802
Email: aciclaims@visit-aci.com
Phone: 610.293.9229 or 888.293.9229 (Toll Free)
Website: www.visit-aci.com

How can I ensure the timely processing of my claim?

Be sure to provide the requested documentation when submitting a claim. Also, be sure to provide a diagnosis or suitable explanation for the loss you are claiming. When receiving care from doctors outside of your home country, an explanation of the occurrence may help to clarify your claim and help to facilitate the claim process.

What if there is an emergency while I am traveling?

In an emergency call AXA Assistance USA right away. Your membership entitles you to help with arranging medical transportation or care; coordinating medical fees, when approved; monitoring your condition; evacuating you to a center of medical excellence if local care is inadequate; and providing help if your safety is at risk. You may also contact AXA Assistance USA if you need health, safety or security advice or if you need to find a local doctor or other medical provider. For more information, or to contact AXA Assistance USA, please refer to your ID card.

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Travel assistance services are provided by AXA Assistance USA and are not insured benefits. Insurance benefits are underwritten by ACE American Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law.

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