## Schedule of Benefits: GeoBlue Study Abroad

**Policy Year:** 1/1/2017 - 12/31/2017

<table>
<thead>
<tr>
<th>Coverage A – Medical Expenses</th>
<th>Limits Eligible Participant</th>
<th>Limits Spouse/Dependent</th>
<th>Limits Child</th>
</tr>
</thead>
<tbody>
<tr>
<td>Period of Coverage</td>
<td>$100,000</td>
<td>$100,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Maximum Benefits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Benefit per Injury or Sickness</td>
<td>$100,000</td>
<td>$100,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Period of Coverage Deductible</td>
<td>$0 Per Injury or Sickness</td>
<td>$0 Per Injury or Sickness</td>
<td>$0 Per Injury or Sickness</td>
</tr>
<tr>
<td>Coverage B – Accidental Death and Dismemberment</td>
<td>Maximum Benefit: Principal Sum up to $10,000</td>
<td>Maximum Benefit: Principal Sum up to $5,000</td>
<td>Maximum Benefit: Principal Sum up to $1,000</td>
</tr>
<tr>
<td>Coverage C – Repatriation of Remains</td>
<td>Maximum Benefit up to $25,000</td>
<td>Maximum Benefit up to $25,000</td>
<td>Maximum Benefit up to $25,000</td>
</tr>
<tr>
<td>Coverage D – Medical Evacuation</td>
<td>Maximum Lifetime Benefit for all Evacuations up to $250,000</td>
<td>Maximum Lifetime Benefit for all Evacuations up to $250,000</td>
<td>Maximum Lifetime Benefit for all Evacuations up to $250,000</td>
</tr>
<tr>
<td>Coverage E – Bedside Visit</td>
<td>Up to a maximum benefit of $1,500 for the cost of one economy round-trip air fair ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person</td>
<td>Up to a maximum benefit of $1,500 for the cost of one economy round-trip air fair ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person</td>
<td>Up to a maximum benefit of $1,500 for the cost of one economy round-trip air fair ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person</td>
</tr>
</tbody>
</table>

## Coverage A – Medical Expenses

<table>
<thead>
<tr>
<th>Plan Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician Office Visits</td>
</tr>
<tr>
<td>Inpatient Hospital Services</td>
</tr>
<tr>
<td>Hospital and Physician Outpatient Services</td>
</tr>
<tr>
<td>Emergency Hospital Services</td>
</tr>
</tbody>
</table>
## Medical Expense Benefits

<table>
<thead>
<tr>
<th>Coverage A – Medical Expenses</th>
<th>Plan Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maternity Care for a Covered Pregnancy</td>
<td>Reasonable Expenses</td>
</tr>
<tr>
<td>Inpatient treatment of mental and nervous disorders including Chemical Dependency</td>
<td>Reasonable Expenses up to $2,500 Maximum per Period of Coverage for a maximum period of 30 days per Period of Coverage</td>
</tr>
<tr>
<td>Outpatient treatment of mental and nervous disorders including Chemical Dependency</td>
<td>Reasonable Expenses up to $500 Maximum per Period of Coverage</td>
</tr>
<tr>
<td>Treatment of specified therapies, including acupuncture and Physiotherapy</td>
<td>Reasonable Expenses up to a Maximum of 20 visits on an Outpatient basis</td>
</tr>
<tr>
<td>Repairs to sound, natural teeth required due to an Injury</td>
<td>100% of Reasonable Expenses up to $500 per Period of Coverage maximum</td>
</tr>
<tr>
<td>Outpatient prescription drugs including oral contraceptives and devices</td>
<td>100% of actual charge up to a maximum of $10,000 per Period of Coverage</td>
</tr>
<tr>
<td>Hearing services</td>
<td>100% of Reasonable Expenses up to $1,000 per individual hearing aid per ear every 3 years for covered Dependent Children under age 24.</td>
</tr>
<tr>
<td>Scalp Prosthesis</td>
<td>100% of Reasonable Expenses for scalp hair prosthesis for up to $500 per Period of Coverage</td>
</tr>
<tr>
<td>Lead Poisoning</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Low Protein Food Products</td>
<td>100% of Reasonable Expenses</td>
</tr>
</tbody>
</table>
Exclusions

Unless specifically provided for elsewhere under the Plan, the Plan does not cover loss caused by or resulting from, nor is any premium charged for, any of the following:

1. Expenses incurred in excess of Reasonable Expenses.
2. Services or supplies that the Insurer considers to be Experimental or Investigative.
3. Preventative medicines, routine physical examinations, or any other examination where there are no objective indications of impairment in normal health, unless otherwise noted.
4. Services and supplies not Medically Necessary for the diagnosis or treatment of a Sickness or Injury, unless otherwise noted.
5. Surgery for the correction of refractive error and services and prescriptions for eye examinations, eye glasses or contact lenses or hearing aids, except when Medically Necessary for the Treatment of an Injury.
6. Plastic or cosmetic surgery, unless they result directly from an Injury which necessitated medical treatment within 24 hours of the Accident.
7. Elective termination of pregnancy.
8. For diagnostic investigation or medical treatment for infertility, fertility, or birth control.
9. Organ or tissue transplant.
10. While traveling against the advice of a Physician, while on a waiting list for a specific treatment, or when traveling for the purpose of obtaining medical treatment.
11. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Plan.
12. Expenses incurred within the Covered Person’s Home Country.
13. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extraction’s of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia, unless otherwise noted.
14. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
15. Expenses incurred for, or related to sex change surgery or to any treatment of gender identity disorders.
16. Diagnosis and treatment of acne.
17. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
18. Loss due to an act of war; service in the armed forces of any country or international authority and participation in a; riot; or civil commotion.
19. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.
20. Loss arising from
   a. participating in any professional sport, contest or competition;
   b. participating in any practice or condition program for such sport, contest or competition
   c. skin/scuba diving, sky diving, mountaineering (where ropes are customarily used), ultralight aircraft, parasailing, sail planning, hang gliding, parachuting, or bungee jumping.
21. Medical Treatment Benefits provision for loss due to or arising from a motor vehicle Accident if the Covered Person operated the vehicle without a proper license in the jurisdiction where the Accident occurred.
22. Under the Accidental Death and Dismemberment provision, for loss of life or dismemberment for or arising from an Accident in the Covered Person’s Home Country.
23. Expenses incurred prior to the beginning of the current Period of Coverage or after the end of the current Period of Coverage except as described in Covered General Medical Expenses and Limitations and Extension of Benefits.
24. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, except as specifically provided for in the Plan.
25. Expenses incurred for elective treatment or elective surgery except as specifically provided elsewhere in the Policy and performed while the Plan is in effect.
26. Reproductive and infertility services.
27. Expenses incurred for, or related to sex change surgery or to any treatment of gender identity disorders.
28. Diagnosis and treatment of sleep disorders.
29. Expenses incurred for, or related to, services, treatment, education testing, or training related to learning disabilities or developmental delays.
30. Expenses incurred for the repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices.
31. Expenses incurred for any services rendered by a family member or a Covered Person’s immediate family or a person who lives in the Covered Person’s home.
32. Inpatient room and board charges in connection with a Hospital stay primarily for diagnostic tests which could have been performed safely on an outpatient basis.
33. Charges by a provider for telephone consultations.
34. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
GeoBlue Study Abroad Health Plans and Services

GeoBlue offers health plans that power intellectually curious travelers in every corner of the world. Our premier products address the unique needs of the higher education market and provide the necessary solutions:

- Unmatched benefits and services
- Elite doctors and hospitals
- Advanced technology

Traditional health insurance covers members only in their home country. When a member of your institution embarks on international travel, they need insurance that covers them wherever they go. GeoBlue provides plans that give our members access to elite healthcare providers all around the world, plus world-class service available 24/7, and online and mobile tools that help members address health issues as soon as they arise.
A one-call solution for any issue
With GeoBlue, members get concierge-level service, meaning it’s prompt and easy to get care when they need it, wherever they are. Global services are available 24/7/365 to assist members with anything from arranging direct pay, coordinating evacuations or getting the proper follow up care.

For administrators, GeoBlue is readily available to help you assist your students with any question, problem or concern whether it’s related to the expected or unexpected.

Access to elite doctors and hospitals
While student travelers visit new global locales they’ll have access to more than 7,000 hand-picked international medical providers in 190 countries. Our healthcare providers, including physicians and dentists, speak English and are Western-trained, so you can be sure your student is comfortable with the care they receive.

GeoBlue works closely with our network of providers who bill us directly so members don’t have to worry about out-of-pocket expenses during care—whether it’s inpatient or outpatient.

Advanced technology for a superior mobile experience
The GeoBlue mobile app puts our concierge-level service right in the hands of our members. They can manage their health from anywhere by searching for healthcare providers, setting up direct pay and providing proof of coverage. They can also use the translation tool to help schedule a doctor visit or ensure they’re getting the right dose of the right medication. With the app, members can also view security profiles and read travel alerts to make their journey safer.

Additional Services Included in GeoBlue Student Plans
GeoBlue members enjoy a comprehensive assistance program that provides the support necessary to help students, parents/guardians, and administrators feel confident in any situation.

Evacuation Services
When a member is in a medical situation that requires an evacuation, GeoBlue will coordinate all the emergency services with the help of our global partners and Regional Physician Advisors. With the support of this medical team, we can overcome obstacles and limitations to ensure members get the highest level of care. In the event of a political event or natural disaster, GeoBlue will engage the resources of our security partner, Drum Cussac, to arrange evacuation and supporting services. Drum Cussac is a leading international risk management advisor responding to up-to-the minute reliable information, analysis and intelligence to help make informed decisions and operate with confidence in any situation around the globe.

Global Safety Intelligence
GeoBlue’s unsurpassed online and mobile resources promote personal safety by giving members convenient access to vitally important tools and news. This information includes daily alerts detailing the latest security and health issues in specific destinations. It also provides country and city profiles on crime, terrorism and natural disasters.

For more information on the GeoBlue Study Abroad plans, contact us:
edelrossi@geo-blue.com
1.610.254.8706
geobluestudents.com