



# PATRIOT EXCHANGE<sup>SM</sup>

International Student Health Insurance



*Committed  
to you!*

Underwritten by SiriusPoint Specialty Insurance Corporation  
Rated A- (excellent) by A.M. Best and A- by Standard & Poor's  
Administered by International Medical Group (IMG)



INTERNATIONAL  
STUDENT  
INSURANCE

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## Notice

For further information on this Plan, visit <https://www.internationalstudentinsurance.com/patriot-exchange/>

Please keep this summary as a brief description of the important features of the plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Plan issued to you. For a detailed plan description, exclusions, and limitations please view the certificate of insurance online ([Worldwide including USA](#), [Worldwide excluding USA](#)). The certificate contains a complete description of all of the terms, conditions, and exclusions of the insurance plan as underwritten by SiriusPoint Specialty Insurance Corporation. The Policy will prevail in the event of any discrepancy between this Brochure and the Policy.

**Note:** This insurance is not subject to, and does not provide benefits required by, PPACA. On January 1, 2014, PPACA requires United States citizens, United States nationals and resident-alien to obtain PPACA compliant insurance coverage unless they are exempt from PPACA. Penalties may be imposed on persons who are required to maintain PPACA compliant coverage but do not do so.

Eligibility to purchase or renew this product, or its terms and conditions, may be modified or amended based upon changes to applicable law, including PPACA. Please note that it is solely your responsibility to determine if PPACA is applicable to you and the Company and IMG shall have no liability whatsoever, including for any penalties that you may incur, for your failure to obtain required PPACA compliant coverage.

## Privacy Statement

We know that your privacy is important to you and we strive to protect the confidentiality of your non-public personal information. We do not disclose any non-public personal information about our insureds or former insureds to anyone, except as permitted or required by law. We maintain appropriate physical, electronic and procedural safeguards to ensure the security of your non-public personal information. You may obtain a detailed copy of our privacy policy by calling us (877) 758-4391 or by visiting us at <https://www.internationalstudentinsurance.com>

# Seeking Treatment



## Campus Health Care

School on-campus health services are available to most members. The campus health center offers limited services for no or low cost to students. For other services, students must pay up front and then submit a claim for reimbursement by the insurance. Please contact your campus health center for further details.



## Non-Emergency Care

For immediate care in non-emergency situations, you **SHOULD** go to a Walk-in Clinic, Urgent Care center or local doctor. Urgent Care and Walk-in Clinics are often the best places to seek medical care as you can walk right in and they require no appointment.

You **SHOULD NOT** go to the Emergency Room (ER) for this type of care unless it is a real emergency situation!



## Emergency Care

The Emergency Room (ER) is designed for medical emergencies. If you need emergency care for any reason, please get to the nearest Emergency Room (ER) or call the emergency services (911 in the USA) for immediate treatment.



## Prescription Drugs

Prescriptions should be filled at any available pharmacy and paid upfront directly to the pharmacy. Please keep copies of all your receipts and the prescription label and submit those to the claims team, along with a completed claim form for processing.



## Doctors/Hospitals

In the USA this plan includes a network of medical professionals, including physicians and hospitals, known as the Preferred Provider Organization (PPO). This PPO is available through the UnitedHealthcare Network.



If you need to see a doctor or visit a hospital, you should utilize a PPO provider. While you are allowed to visit any provider of your choosing, if you use a PPO physician or facility, you may pay less money out-of-pocket and claims will be submitted to the claims team for processing.

Outside of the USA, you are allowed to visit any provider of your choice.



## Telemedicine

You are free to use any telemedicine provider of your choice to seek medical care. Please pay the provider directly and keep copies of all your receipts and submit those to the claims team for processing and reimbursement as per the plan policy conditions and exclusions.

A few popular telemedicine providers are:

- [Teladoc](#)
- [MeMD](#)
- [MDLive](#)

# General

## Information

### Enrollment

Enrollment and waivers can be done via our website at:

[www.InternationalStudentInsurance.com](http://www.InternationalStudentInsurance.com)

Toll Free (877) 758-4391

Direct +1 (904) 758-4391

### Student Zone

Once you have purchased coverage, you can manage your policy online. Through your Student Zone, you'll be able to extend or renew your plan, track claims, locate a doctor/hospital and download copies of your insurance ID card and visa letter.

Your student zone is available at:

[InternationalStudentInsurance.com/student-zone/](http://InternationalStudentInsurance.com/student-zone/)

### Cancellation/Refunds

You can cancel your policy and receive a full refund as long as we receive written notification prior to your certificate effective date, or within 3 days after the plan has started. After the 3-day review period of your policy starting, there is a \$50 cancellation fee and any whole unused months will be refunded to you. No refunds are possible if claims are filed against the policy.

### ID Card

Once you are enrolled in the plan, you will receive an e-mail with all your policy documents and a copy of your PDF Insurance ID card. Carry your ID card with you at all times! You will need your card when you visit the campus health center, physician's office, urgent care, hospital, or pharmacy.

### Eligibility

If an Insured Person is not eligible, this Certificate is void ab initio and all Premium paid will be refunded. In order to be eligible and qualified for coverage under this insurance, a person must meet all of the following requirements:

1. Be an active Participant, Spouse of the Participant, or Children traveling with the Participant and residing outside his/her primary Country of Residence for a temporary period of time, and if Destination Country is the United States, Insured Person must hold one of the following visa types: F1/F2, J1/J2, M1/M2 or A1/A2
2. Be at least thirty-one (31) days old but not yet sixty-five (65) years old
3. Complete and sign an Application as the Insured Person (or be listed thereon by proxy as an applicant and proposed Insured Person), and/or as the Insured Person's Spouse and/or Child
4. On the Effective Date and on subsequent renewal dates, be physically and legally residing in the Destination Country with the intent to reside there for at least thirty (30) days
5. Pay the required Premium on or before the Effective Date of Coverage
6. Receive written acceptance of his/her Application or renewal from the Company
7. Not be Pregnant, Hospitalized or Disabled on the Initial Effective Date
8. Not be HIV+ on the Initial Effective Date

### Terms of Coverage

#### Plan Participant's Effective Date

Coverage becomes effective 12:01am U.S. Eastern Time on the date requested on the application.

#### Plan Participant's Termination Date

Coverage terminates as of 12:01 AM U.S. Eastern Time as of the next day following the end of the coverage period for which Premium has been fully paid.

#### Maximum Enrollment Term

The maximum total coverage period for any one Covered Person cannot exceed 365 days per policy period. Coverage is renewable for up to forty-eight (48) months.

# Claims

## Information

### In-Network Claims

When seeking medical care within the UnitedHealthcare Network in the USA, the medical provider will submit your claims electronically for processing. You will still need to follow these steps to get your claims processed and paid:

1. Download a claim form from the Student Zone.
2. Complete the claim form with all the details about your injury/illness. You will need to complete a new form for each new injury/illness. If your visit was due to an accident, you'll also need to complete the accident questionnaire.
3. Submit your claim form to:

International Medical Group, Inc.  
PO BOX 240429 Apple Valley, MN 55124  
[customercare@imglobal.com](mailto:customercare@imglobal.com)

### Out-of-Network Claims

If you seek medical care from a provider that is outside the plans provider network or outside the USA, they will not be able to submit your bills directly. You will need follow these steps to get your claims processed and paid:

1. Download a claim form from the Student Zone.
2. Complete the claim form with all the details about your injury/illness. You will need to complete a new form for each new injury/illness. If your visit was due to an accident, you'll also need to complete the accident questionnaire.
3. Attach copies of your bills, receipts, lab charges and prescriptions.
4. Submit your claim form to:

International Medical Group, Inc.  
Claims, P.O. Box 9162,  
Farmington Hills, MI 48333-9162 USA  
[customercare@imglobal.com](mailto:customercare@imglobal.com)

### Explanation of Benefits

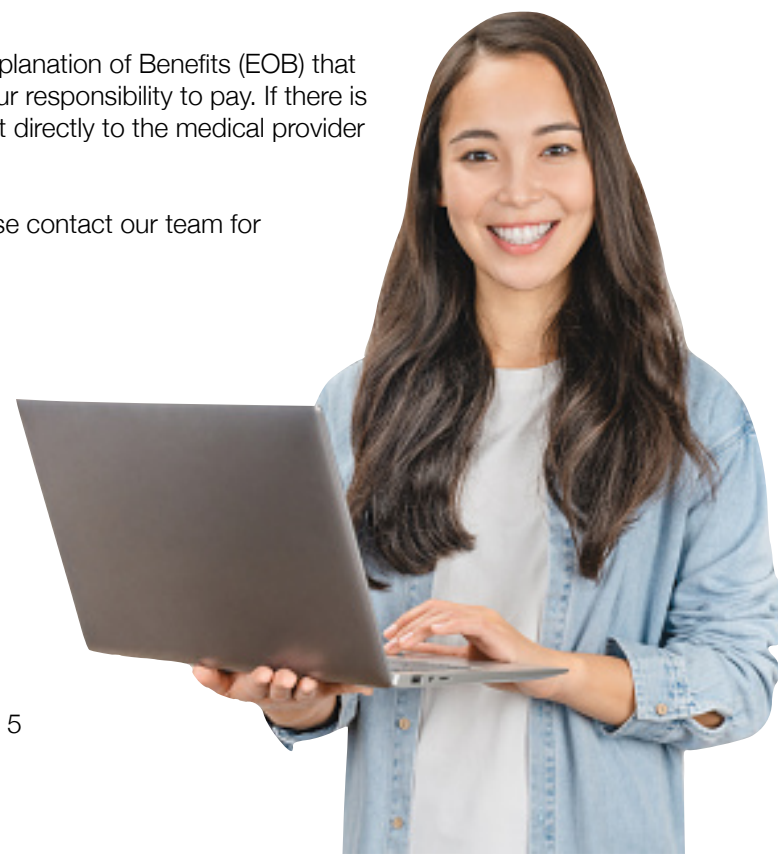
Once all your details are submitted, you will receive an Explanation of Benefits (EOB) that shows what the insurance company paid, and what is your responsibility to pay. If there is any patient responsibility, you will need to pay this amount directly to the medical provider that you sought medical care from.

If you have any questions about the claims process, please contact our team for assistance and support:

[info@internationalstudentinsurance.com](mailto:info@internationalstudentinsurance.com)

Toll Free (877) 758-4391

Direct +1 (904) 758-4391



# Policy

## Benefits

	Coverage
<b>Certificate Period of Coverage</b>	Maximum Limit: 365 days
<b>Maximum Limit</b>	\$5,000,000
<b>Per Illness or Injury limit</b>	\$50,000, \$100,000, \$250,000 or \$500,000 The per Illness or Injury limits accumulate towards the Maximum Limit.
<b>Area of Coverage</b>	Worldwide excluding Country of Residence
	Deductible for Eligible Medical Expenses
<b>Deductible</b> Per Injury or Illness	\$0, \$100, \$250 or \$500
<b>Student Health Center Copayment</b> Not subject to the per Illness/Injury Deductible	\$5 per visit
	Coinsurance for Eligible Medical Expenses
<b>Coinsurance</b> In addition to Deductible	<b>USA In-Network:</b> Plan pays %90; \$1000 out-of-pocket maximum <b>USA Out-of-Network:</b> Plan pays 80%; up to maximum limit <b>International:</b> Plan pays 100%; up to maximum limit
	Pre-certification/Pre-existing Conditions
<b>Pre-certification</b>	<ul style="list-style-type: none"> <li>• Interfacility Ambulance Transfer: No coverage if Pre-certification requirements are not met.</li> <li>• Medical Evacuation: No coverage if not approved by the Company. Refer to the EMERGENCY MEDICAL EVACUATION provision for complete requirements and coverage.</li> <li>• All other Treatments &amp; supplies: fifty percent (50%) reduction of Eligible Medical Expenses if Pre-certification requirements are not met. Maximum Penalty: \$1,000</li> <li>• Deductible is taken after reduction.</li> <li>• Coinsurance is applied to remainder of the reduced amount.</li> <li>• Refer to PRE-CERTIFICATION REQUIREMENTS provision in the certificate of insurance for a complete list of services that require Pre-certification.</li> </ul>

<b>Pre-existing Conditions</b>	<p>Charges resulting directly or indirectly from or relating to any Pre-existing Condition that existed within thirty-six (36) months prior to the Effective Date are excluded until the Insured Person has maintained twelve (12) months of continuous coverage under this insurance.</p> <ul style="list-style-type: none"> <li>• Period of Coverage Limit (after 12 months): \$500</li> <li>• Maximum Limit: \$1,500</li> </ul>
	<p><b>Inpatient or Outpatient Services</b>  Subject to Deductible unless otherwise noted  Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit</p>
<b>Eligible Medical Expenses</b>	Up to the maximum limit
<b>Physician/Specialist Visit</b> Maximum Visits per day: 1 Unless visit is for a different medical/surgical specialty	Up to the maximum limit 1 visit per day, unless visit is for different medical/surgical specialty
<b>Urgent Care</b> Not subject to Deductible Copayment: \$50 Copayment is not applicable if the Declaration states \$0 Deductible	\$50 copay. Copay is not applicable when the \$0 deductible is selected
<b>Walk-in Clinic</b> Not subject to Deductible Copayment: \$20 Copayment is not applicable if the Declaration states \$0 Deductible	\$20 copay. Copay is not applicable when the \$0 deductible is selected
<b>Hospital Emergency Room</b> Injury: Not subject to Emergency Room Deductible Illness: Subject to a \$500 Deductible for each Emergency Room visit for Treatment that does not result in a direct Hospital admission	Up to the maximum limit <b>Illness:</b> Subject to a \$500 deductible for each ER visit for treatment that does not result in direct inpatient hospital admission <b>Injury:</b> Not subject to emergency room deductible
<b>Hospitalization/Room &amp; Board</b> Average semi-private room rate Includes nursing, miscellaneous and Ancillary Services	Average semi-private room rate up to the maximum limit. Includes nursing service, miscellaneous and Ancillary services.
<b>Intensive Care</b>	Up to the maximum limit
<b>Bedside Visit</b> Not subject to Deductible Maximum Limit: \$1,500 Hospitalized in an Intensive Care Unit Refer to the BEDSIDE VISIT provision for further details	\$1,500 maximum. Must be hospitalized in an intensive care unit.
<b>Outpatient Surgical/Hospital Facility</b>	Up to the maximum limit
<b>Laboratory</b>	Up to the maximum limit

<b>Radiology/X-Ray</b>	Up to the maximum limit
<b>Pre-admission Testing</b>	Up to the maximum limit
<b>Surgery</b>	Up to the maximum limit
<b>Reconstructive Surgery</b> Surgery is incidental to or follows Surgery that was covered under the plan	Up to the maximum limit Surgery is incidental to and follows surgery that was covered under the plan
<b>Assistant Surgeon</b> 20% of the primary surgeon's eligible fee	20% of the primary surgeon's eligible fee
<b>Anesthesia</b>	Up to the maximum limit
<b>Durable Medical Equipment</b>	Up to the maximum limit Standard basic hospital bed and/or a standard basic wheelchair
<b>Chiropractic Care</b> Medical order or Treatment plan required	Up to the maximum limit Medical order or treatment plan required
<b>Physical Therapy</b> Maximum Visits per day: 1 Medical order or Treatment plan required	Up to the maximum limit 1 visit per day Medical order or treatment plan required
<b>Extended Care Facility</b> Upon direct transfer from acute care Hospital	Up to the maximum limit Upon direct transfer from an acute care facility
<b>Home Nursing Care</b> Provided by a Home Health Care Agency Upon direct transfer from acute care Hospital	Up to the maximum limit Provided by a Home Health Care Agency Upon direct transfer from an acute care facility
	<b>Prescription Drugs and Medication</b> Subject to Deductible unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage
<b>Prescription Drugs and Medication</b> Obtained through Retail Pharmacy, Inpatient and Outpatient Surgery, Emergency Room and Outpatient Office Visits Dispensing maximum for Retail Pharmacy: 90 days per prescription	Up to the maximum limit, may not exceed \$250,000



	<b>Mental or Nervous / Substance Abuse</b> Subject to Deductible unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit
<b>Inpatient Mental or Nervous / Substance Abuse</b> Maximum Limit: \$10,000 Not covered if incurred at the Student Health Center	\$10,000 maximum limit
<b>Outpatient Mental and Nervous / Substance Abuse</b> Maximum Limit per day: \$50 Maximum Limit: \$500 Not covered if incurred at the Student Health Center	\$50 limit per day, \$500 maximum limit
	<b>Emergency Services</b> NOT Subject to Deductible unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit
<b>Emergency Local Ambulance</b> Subject to Deductible Injury Illness resulting in a Hospitalization admission	100%
<b>Emergency Medical Evacuation</b> Maximum Limit: \$50,000 Must be approved in advance and coordinated by the Company	100%
<b>Emergency Reunion</b> Maximum Limit: \$15,000 Maximum Days: 15 Meal Maximum per day: \$25 Reasonable and necessary travel costs and accommodations Must be approved in advance by the Company	100%
<b>Interfacility Ambulance Transfer</b> Up to the per Injury or Illness limit Services rendered in the United States Transfer must be a result of an Inpatient Hospital admission	100% / Not applicable to International
<b>Political Evacuation and Repatriation</b> Maximum Limit: \$10,000 Must be approved in advance by the Company	100%

<b>Return of Mortal Remains</b> Maximum Limit: \$25,000 Local Burial / Cremation at place of death Maximum Limit: \$5,000 Return of Insured Person's Mortal Remains to Country of Residence Must be approved in advance by the Company	100%
	<b>Other Services</b> NOT subject to Deductible unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit
<b>Accidental Death &amp; Dismemberment</b> Principal Sum Maximum: \$25,000 Death must occur within 90 days of the Accident	Accidental Death: 100% of Principal Sum Accidental Dismemberment: Sight of 1 eye - 50% Principal Sum 1 hand or 1 foot - 50% Principal Sum 1 hand and loss of sight of 1 eye - 100% Principal Sum 1 foot and loss of sight of 1 eye - 100% Principal Sum 1 hand and 1 foot - 100% Principal Sum Both hands or both feet - 100% Principal Sum Sight of both eyes - 100% Principal Sum
<b>Dental Treatment</b> Period of Coverage Limit: \$350 (Treatment due to Unexpected pain to sound, natural teeth) Period of Coverage Limit per Injury: \$500 (Non-emergency Treatment at a Dental Provider due to an Accident)	<b>USA In-Network:</b> Not Applicable <b>USA Out-Of-Network:</b> 90% <b>International:</b> 100%
<b>Traumatic Dental Injury</b> Subject to Deductible and Coinsurance Up to the Maximum Limit Treatment at a Hospital Facility due to an Accident Additional Treatment for the same Injury rendered by a Dental Provider will be paid at 100%	<b>USA In-Network:</b> 90% <b>USA Out-Of-Network:</b> 80% <b>International:</b> 100%
<b>Incidental Trip</b> Maximum days: 14 Country of Residence is outside the United States Refer to the INCIDENTAL TRIP provision for further details	<b>USA In-Network:</b> 90% <b>USA Out-Of-Network:</b> 80% <b>International:</b> 100%
<b>Terrorism</b> Maximum Limit: \$50,000	100%

	<b>Optional Add-On Rider</b> NOT subject to Deductible unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable, and Customary Limits per Period of Coverage unless Stated as Maximum Limit
<b>Interscholastic Athletics, Intramural Sports and Club Sports</b> Subject to deductible	Excluding Collision Sports: Up to the Maximum Limit  Including Collision Sports: Maximum Limit: \$50,000
<b>Baggage</b>	<b>Lost or Stolen Baggage:</b> \$250 limit <b>Lost or Stolen Valuables:</b> \$250 limit <b>Lost or Stolen Personal Paper:</b> \$250 limit
<b>Legal Assistance</b>	\$500 limit for initial consultation When the Insured Person receives a legal summons, threat of lawsuit, or other notice of a third-party claim regarding a personal Injury or property damage liability
<b>Personal liability</b> Secondary to any other insurance	<b>injury to a third party:</b> \$2,000 per period of coverage limit after \$100 deductible <b>Damage to third party's property:</b> \$500 per period of coverage limit after a \$100 deductible No coverage for injury to a related third party or damage to related third person's property.
	<b>Optional Adventure Sports Rider</b> NOT subject to Deductible unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable, and Customary Limits per Period of Coverage unless Stated as Maximum Limit
<b>Adventure sports</b> per Injury or Illness	<b>Through age 49:</b> \$50,000 maximum limit Ages 50 through age 59: \$30,000 maximum limit Ages 60 through age 64: \$15,000 maximum limit

*All coverage and benefits in the plan are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.*

- This table is a summary of the plan benefits, for full details and policy wording please consult and download a copy of the description of coverage
  - [Worldwide coverage including the USA](#)
  - [Worldwide coverage excluding the USA](#)
- You will be responsible for all out of pocket expenses in excess of the insurance policy benefits based on the limitations contained in the Schedule of Medical Expense Benefits.

# Policy

## Pricing

### Worldwide, including the USA

Monthly rates

	\$50,000	\$100,000	\$250,000	\$500,000
31 days - 24 years old	\$62.54	\$72.08	\$77	\$82.68
25 - 49 years old	\$83	\$94	\$102	\$107
50 - 64 years old	\$175	\$202	\$217	\$229

### Worldwide, excluding the USA

Monthly rates

	\$50,000	\$100,000	\$250,000	\$500,000
31 days - 24 years old	\$43.46	\$51.94	\$55.12	\$57.24
25 - 49 years old	\$51.94	\$59.36	\$64.66	\$67.84
50 - 64 years old	\$133.56	\$144.16	\$165.36	\$174.90

### Optional Add-On Rider

- With Collision Sports coverage: 20% increase in base premium
- Without Collision Sports coverage: 15% increase in base premium.

For daily rates, and to run a free quote, please visit our website:

<https://www.internationalstudentinsurance.com/patriot-exchange/apply/>

# Policy

## Exclusions

Except as expressly provided for in the BENEFIT SUMMARY, all Charges, costs, expenses and/or claims incurred by the Insured Person, and any claim for death or dismemberment benefits, and directly or indirectly relating to or arising or resulting from or in connection with any of the following acts, omissions, events, conditions, Charges, consequences, claims, Treatment (including diagnoses, consultations, tests, examinations and evaluations related thereto), services and/or supplies are expressly excluded from coverage under this insurance, and the Company shall provide no benefits or reimbursements and shall have no liability or obligation for any coverage thereof or therefor:

1. **ECONOMIC SANCTIONS:** The Company will not cover any person as an Insured Person if such cover would result in the Company being exposed to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union, United Kingdom or the United States of America.
2. **WAR; MILITARY ACTION:** The Company shall not be liable for and will not provide coverage or benefits for any claim or Charges incurred with respect to any Illness, Injury, death and dismemberment, or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising or incurred in connection with or as a result of any of the following acts or occurrences:
  - a) war, invasion, act of foreign enemy hostilities, warlike operations (whether war be declared or not), or civil war
  - b) mutiny, riot, strike, military or popular uprising, insurrection, insurgency, rebellion, revolution, military or usurped power
  - c) any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by violence of any type
  - d) martial law or state of siege or any events or causes which determine the proclamation or maintenance of martial law or state of siege
  - e) any use of radiological, chemical, nuclear or biological weapons or any other radiological, chemical, nuclear or biological events of any type (including in connection with an act of Terrorism).

Any claim, Charges, Illness, Injury or other consequence happening or arising during the existence of abnormal conditions (whether physical or otherwise), whether or not directly or indirectly, proximately or remotely occasioned by, or contributed to by, traceable to, or arising in

connection with, any of the said occurrences shall be deemed and considered to be consequences for which the Company shall not be liable under the Master Policy or this Certificate, except to the extent that the Insured Person shall prove that such claim, Charges, Illness, Injury or other consequence happened independently of the existence of such abnormal conditions and/or occurrences.

3. **TERRORISM:** The Company shall not be liable for and will not provide coverage or benefits in excess of the amount shown in the BENEFIT SUMMARY for any claim or Charges, Illness, Injury or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising in connection with any act of Terrorism. Further, the Company shall not be liable for and will not provide any coverage or benefits for any claim, Charges, Illness, Injury or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising in connection with the following:
  - a) the Insured Person's active and voluntary planning or coordination of or participation in any act of Terrorism
  - b) any act of Terrorism that takes place in a location, post, area, territory or country for which a Travel Warning or Emergency Travel Advisory was issued or in effect on or within six (6) months prior to the Insured Person's date of arrival in said location, post, area, territory or country
  - c) any act of Terrorism that takes place in a location, post, area, territory or country for which a Travel Warning or Emergency Travel Advisory becomes effective or is in effect on or after the Insured Person's date of arrival in said location, post, area, territory or country, and the Insured Person unreasonably fails or refuses to heed such warning and thereafter remains in said location, post, area, territory or country.
4. **PRE-EXISTING CONDITIONS:** Charges resulting directly or indirectly from or relating to any Pre-existing Condition, (whether physical or mental, regardless of the cause of the condition) are excluded from coverage under this insurance until the Insured Person has maintained coverage under this insurance plan continuously for at least twelve (12) months
5. **MATERNITY AND NEWBORN CARE:** All Charges for pre-natal care, delivery, post-natal care, and care of Newborns, including complications of Pregnancy, miscarriage, complications of delivery and/or of Newborns, the Pregnancy is a result of in vitro fertilization (IVF), artificial insemination or conception was the direct result of infertility Treatment received by the Insured

Person, the Spouse of the Insured Person or the father of the Newborn are excluded from this insurance.

6. PREVENTATIVE CARE: Charges for Routine Physical Examinations and immunizations are excluded from coverage under this insurance
7. Charges for any Treatment or supplies that are:
  - a) not incurred, obtained or received by an Insured Person during the Period of Coverage
  - b) not presented to the Company for payment by way of a completed Proof of Claim within one hundred eighty (180) days from the date such Charges are incurred
  - c) not administered or ordered by a Physician
  - d) not Medically Necessary for the diagnosis, care or Treatment of the physical or mental condition involved. This also applies when and if they are prescribed, recommended or approved by the attending Physician
  - e) provided at no cost to the Insured Person or for which the Insured Person is not otherwise liable
  - f) in excess of Usual, Reasonable, and Customary
  - g) related to Hospice care
  - h) incurred by an Insured Person who was HIV + on or before the Initial Effective Date of this insurance, whether or not the Insured Person had knowledge of his/her HIV status prior to the Effective Date, and whether or not the Charges are incurred in relation to or as a result of said status. This exclusion includes Charges for any Treatment or supplies relating to or arising or resulting directly or indirectly from HIV, AIDS virus, AIDS related illness, ARC Syndrome, AIDS and/or any other illness arising or resulting from any complications or consequences of any of the foregoing conditions
  - i) provided by or at the direction or recommendation of a chiropractor, unless ordered in advance by a Physician
  - j) performed or provided by a Relative of the Insured Person
  - k) not expressly included in the ELIGIBLE MEDICAL EXPENSES provision
  - l) provided by a person who resides or has resided with the Insured Person or in the Insured Person's home
  - m) required or recommended as a result of complications or consequences arising from or related to any Treatment, illness, injury, or supply received prior to coverage under this insurance or that is excluded from coverage or which is otherwise not covered under this insurance
  - n) for Congenital Disorders and conditions arising out of or resulting therefrom
8. Charges incurred for failure to keep a scheduled appointment
9. Telehealth or Telemedicine services not considered Medically Necessary as determined by the Company under the plan
10. Charges incurred for Surgeries, Treatment or supplies which are Investigational, Experimental, and for research purposes
11. Charges incurred related to genetic medicine, genetic testing, surveillance testing and/or wellness screening procedures for genetically predisposed conditions indicated by genetic medicine or genetic testing, including, but not limited to amniocentesis, genetic screening, risk assessment, preventive and prophylactic surgeries recommended by genetic testing, and/or any procedures used to determine genetic pre-disposition, provide genetic counseling, or administration of gene therapy
12. Charges incurred for testing that attempts to measure aspects of an Insured Person's mental ability, intelligence, aptitude, personality and stress management. Such testing may include but is not limited to psychometric, behavioral and educational testing
13. Charges incurred for Custodial Care
14. Charges incurred for Educational or Rehabilitative Care that specifically relates to training or retraining an Insured Person to function in a normal or near-normal manner. Such care may include but is not limited to job or vocational training, counseling, occupational therapy and speech therapy
15. Charges for weight modification or any Inpatient, Outpatient, Surgical or other Treatment of obesity (including without limitation morbid obesity), including without limitation wiring of the teeth and all forms or procedures of bariatric Surgery by whatever name called, or reversal thereof, including without limitation intestinal bypass, gastric bypass, gastric banding, vertical banded gastroplasty, biliopancreatic diversion, duodenal switch, or stomach reduction or stapling
16. Charges for modification of the physical body in order to change or improve or attempt to change or improve the physical appearance or psychological, mental or emotional well-being of the Insured Person (such as but not limited to sex-change Surgery or Surgery relating to sexual performance or enhancement thereof)
17. Charges or Treatment for cosmetic or aesthetic reasons, except for reconstructive Surgery when such Surgery is Medically Necessary and is directly related to and/or follows a Surgery which was covered under this insurance
18. Elective Surgery or Treatment of any kind
19. Charges incurred for any Treatment or supply that either promotes or prevents or attempts to promote or prevent conception, insemination (natural or otherwise) or birth, including but not limited to: artificial insemination; oral contraceptives; Treatment for infertility or impotency; vasectomy, or reversal of vasectomy; sterilization; reversal of sterilization; surrogacy or abortion
20. Charges incurred for any Treatment or supply that either promotes, enhances or corrects or attempts to promote, enhance or correct impotency or sexual dysfunction
21. Any illness or injury sustained while taking part in, practicing or training for: Amateur Athletics; Professional Athletics; or athletic activities that are sponsored by any Governing Body or Authority including but not limited to the National Collegiate Athletic Association, any other collegiate sanctioning or Governing Body or the International Olympic Committee

22. Any Illness or Injury sustained while taking part in activities designated as Adventure Sports, which are limited to the following: abseiling; BMX; bobsledding; bungee jumping; canyoning; caving; hot air ballooning; jungle zip lining; parachuting; paragliding; parascending; rappelling; skydiving; spelunking; wildlife safaris; and windsurfing
23. Any Illness or Injury sustained while taking part in activities designated as Extreme Sports, which include but are in no way limited to the following (and include any combination or derivative of the following): BASE jumping; cave diving; cliff diving; downhill mountain biking and racing; extreme skiing; freediving; free flying; free running; free skiing; freestyle scootering; gliding; heli-skiing; ice canoeing; ice climbing; kitesurfing; mixed martial arts; motocross; motorcycle racing; motor rally; mountaineering above elevation of 4500 meters from ground level; parkour; piloting a commercial or non-commercial aircraft; powerbocking; scuba diving or sub aqua pursuits below a depth of 50 meters; snowmobile racing; truck racing; whitewater kayaking or whitewater rafting Class VI and higher difficulty; and wingsuit flying
24. Any Illness or Injury sustained while taking part in snow skiing, snowboarding or snowmobiling where the Insured Person is in violation of applicable laws, rules or regulations of a ski resort, out of bounds or in unmarked or unpatrolled areas
25. Any Illness or Injury sustained while taking part in backcountry skiing
26. Any Illness or Injury sustained while taking part in skiing off-piste
27. Any Illness or Injury sustained while taking part in athletic or recreational activities where the Insured Person is not physically or medically fit or does not hold the necessary qualifications to engage in said activities
28. Any Illness or Injury sustained while taking part in Collision Sports
29. Any Illness or Injury sustained while participating in any sporting, recreational or adventure activity where such activity is undertaken against the advice or direction of any local authority or any qualified instructor or contrary to the rules, recommendations and procedures of a recognized governing body for the sport or activity
30. Any Illness or Injury sustained while participating in any activity where such activity is undertaken in disregard of or against the recommendations, Treatment programs, or medical advice of a Physician or other healthcare provider
31. Any Injury or Illness sustained as a result of being under the influence of or due wholly or partly to the effects of alcohol, liquor, intoxicating substance, narcotics or drugs other than drugs taken in accordance with Treatment prescribed and directed by a Physician but not for the Treatment of Substance Abuse
32. Any Injury or Illness sustained while operating a moving vehicle after consumption of intoxicating liquor or drugs in excess of the applicable blood/alcohol legal limit, other than drugs taken in accordance with Treatment prescribed and directed by a Physician. For purposes of this exclusion, "vehicle" shall include motorized devices regardless of whether or not a driver or operator license is required (including watercraft and aircraft) and non-motorized bicycles and scooters for which no permit or license is required
33. Any willfully Self-inflicted Injury or Illness
34. Any sexually transmitted or venereal disease
35. Any testing for the following when not Medically Necessary: HIV, seropositivity to the AIDS virus, AIDS related Illnesses, ARC Syndrome, AIDS
36. Any Illness or Injury resulting from or occurring during the commission of a violation of law by the Insured Person, including, without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations
37. Biofeedback, acupuncture, music, occupational, recreational, sleep, speech, or vocational therapy
38. Orthoptics, visual therapy or visual eye training
39. Any non-surgical Illness or Treatment of the feet, including without limitation: orthopedic shoes; orthopedic prescription devices to be attached to or placed in shoes; Treatment of weak, strained, flat, unstable or unbalanced feet; metatarsalgia, bone spurs, hammer toes or bunions; and any Treatment or supplies for corns, calluses or toenails; except as otherwise expressly set forth
40. Hair loss, including without limitation wigs, hair transplants or any drug that promises to promote hair growth, whether or not prescribed by a Physician
41. Any sleep disorder, including without limitation sleep apnea
42. Any exercise and/or fitness program or equipment, whether or not prescribed or recommended by a Physician
43. Any exposure to any non-medical nuclear or atomic radiation, and/or radioactive material(s)
44. Any organ or tissue or other transplant or related services, Treatment or supplies
45. Any artificial or mechanical devices designed to replace human organs temporarily or permanently after termination of Inpatient status
46. Any efforts to keep a donor alive for a transplant procedure
47. Any Illness or Injury incurred in the Destination Country, Affected Area or Country of Residence as a result of a Public Health Emergency of International Concern, Epidemic, Pandemic, other disease outbreak, or Natural Disaster, that may affect an Insured Person's health, unless coverage is expressly provided under the PUBLIC HEALTH EMERGENCY provision of this insurance  
This exclusion DOES NOT apply to Charges resulting from COVID-19/SARS-CoV-2.
48. Charges incurred for eyeglasses, contact lenses, hearing aids or hearing implants and Charges for any Treatment, supply, examination or fitting related to these devices, or for eye refraction for any reason
49. Charges incurred for eye Surgery, such as but not limited to radial keratotomy, when the primary purpose is to correct or attempt to correct nearsightedness, farsightedness, or astigmatism
50. Charges incurred for Treatment or supplies for temporomandibular joint (TMJ) including but not limited to TMJ syndrome, craniomandibular syndrome, chronic TMJ pain, orthognathic Surgery, Le-Fort Surgery or splints

51. Charges incurred in the Insured Person's Country of Residence, except as otherwise expressly provided for in this insurance
52. Charges incurred for any travel, meals, transportation and/or accommodations, except as otherwise expressly provided for in this insurance
53. Charges or expenses incurred for nonprescription drugs, medicines, vitamins, food extracts, or nutritional supplements; IV vitamin or herbal therapy; drugs or medicines not approved by the United States Food and Drug Administration (FDA) or which are considered "off-label" drug use; and for drugs or medicines not prescribed by a Physician
54. Any Treatment for an Illness or Injury requiring an unapproved U.S. Food and Drug Administration (FDA) medical product, services, Surgery, Surgical Procedure, prescription Medication, drug, biological product, Durable Medical Equipment (DME) or device when an Emergency Use Authorization (EUA) is in place issued by the U.S. Food and Drug Administration (FDA)
55. Charges and all costs related to or arising from or in connection with all trips to the Destination Country undertaken for the purpose of securing medical Treatment or supplies
56. Charges incurred for Dental Treatment, except as specifically provided for hereunder
57. Wear and tear of teeth due to cavities and chewing or biting down on hard objects, such as but not limited to pencils, ice cubes, nuts, popcorn, and hard candies
58. Dental Injury without associated face, skull, neck and/or jaws Injury or that can be evaluated and treated in a dental office
59. Dental Treatment for services which provide oral care maintenance including tooth repair by fillings, root canals, tooth removal and x-rays
60. Charges for Treatment of an Illness or Injury for which payment is made or available through a workers' compensation law or a similar law
61. Charges incurred for massage therapy
62. Charges incurred at a Hospital or Facility when the Insured Person checks himself or herself out Against Medical Advice of their Physician or leaves before reaching a Medically Necessary specified endpoint of Treatment
63. Charges incurred for the Worsening of an Illness or Injury after the Insured Person left a Hospital or Facility Against Medical Advice or was a Discharge Against Medical Advice
64. Accidental Death or Dismemberment when the Insured Person's death or dismemberment is caused directly or indirectly by, results from, or where there is a contribution from, any of the following:
  - a) bodily or mental infirmity, Illness or disease
  - b) infection, other than infection occurring simultaneously with, and as a direct result of, the accidental Injury.