



CENTRAL STATES ROTARY YOUTH EXCHANGE PROGRAM, INC.

SERVING 16 DISTRICTS IN ILLINOIS, INDIANA, MICHIGAN. WISCONSIN AND ONTARIO, CANADA



OUTLINE OF INSURANCE COVERAGES UNDER ACE-USA POLICY EZ000001

As of January 1, 2004

Accidental Death & Dismemberment\$20,000

Accident & Sickness Benefits:

Major Medical:

There is a \$100 per year deductible, then the plan will pay 80% of all covered expenses up to the policy maximum of \$500,000. There is a special limitation for Chiropractic care.

Accident Benefit:

For accidental injuries there is a \$25 deductible per accident, then the plan pays the next \$5,000 in full. Any expense in excess would then fall under the major medical benefit.

The maximum out of pocket expense due to deductibles and coinsurance is \$2,500.

Repatriation Expense-Accident & Sickness.....\$25,000 Maximum*

Emergency Medical Evacuation.....\$100,000 Maximum*

*Excess expenses for these are not eligible under the major medical.

Not considered as Medial Expenses are: Normal Health Exams; Sports Physicals; Eye Glasses; Alcoholism; Drug Abuse; Injuries arising out of any employment; Pre-existing conditions; Suicide or Attempted Suicide; elective or non-medical expenses.

Exclusions: Aviation, except while riding as a passenger on any civil aircraft operated by a properly certified pilot with an unrestricted air worthiness certificate; war, declared or not, or any act of war; Dental care or treatment; Pregnancy; Professional Club sports; Self inflicted injuries; motorcycle driving; scuba diving; mountain climbing; sky diving; professional or amateur motorized racing.

There is a coordination of benefits provision, and this policy is excess to any other insurance plan.

This plan covers all students in the Central States Rotary Program, anywhere in the world and is in effect from the time the student leaves home, until the student returns home or 1 year whichever shall first occur

This is a brief outline, and in no way alters or amends the insurance policy. A certificate of insurance is provided, be sure to review it.

Jan04