

This is a Description of Coverage for:
Georgetown University
Employee International Emergency Medical Evacuation Plan
Underwritten By: ACE American Insurance Company (Herein referred to as “the Company”)

Eligibility: You are covered under this plan if you are temporarily pursuing international activities while acting as an employee of Georgetown University. Your lawful spouse and unmarried children including adopted children, under age 19, who are traveling and residing with you, provided they are dependent upon you for maintenance and support, are also covered. Any children born to you and your spouse while you are covered under the Plan will be insured from the moment of birth. International faculty or international staff members and dependents are not eligible for coverage in their Home Country.

Period of Coverage: Coverage will begin at 12:01 a.m. Local Time on the date of your embarkation from the United States. Coverage will end on the earliest of the following: a) the date through which premium has been paid; b) the coverage termination date under Policy provisions; or c) when the covered person has returned to the United States.

Definitions: **Sickness:** means an illness, disease or condition of the covered person that causes a loss for which a covered person incurs medical expenses while covered under the Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness. **Injury:** means accidental bodily harm sustained by a covered person that results directly and independently from all other causes from a covered accident. The Injury must be caused solely through external and accidental means. All injuries sustained by one person in any one accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury. **Home Country:** means the country from which the covered person holds a passport. If the covered person holds passports from more than one country, his or her Home Country will be that country which the covered person has declared to the Company in writing as his or her Home Country.

Emergency Medical Evacuation Benefit: The Company will pay Emergency Medical Evacuation Benefits up to the maximum of \$250,000, for expenses incurred for the medical evacuation of a covered person. Benefits are payable if the covered person: 1) is traveling outside of his or her Home Country; 2) suffers an Injury or Sickness during the course of the trip; and 3) requires Emergency Medical Evacuation. Benefits will not be payable unless: 1) the doctor ordering the Emergency Medical Evacuation certifies the severity of the covered person's Injury or Sickness requires an Emergency Medical Evacuation; 2) all transportation arrangements made for the Emergency Medical Evacuation are by the most direct and economical conveyance and route possible; 3) the charges incurred are medically necessary and do not exceed the usual level of charges for similar transportation, treatment, services or supplies in the locality where the expense is incurred; and 4) do not include charges that would not have been made if there were no insurance. “Emergency Medical Evacuation” means: 1) the covered person's immediate transportation from the place where he or she suffers an Injury or Sickness to the nearest hospital or other medical facility where appropriate medical treatment can be obtained; or 2) the covered person's transportation to his or her Home Country to obtain further medical treatment in a Hospital or other medical facility or to recover after suffering an Injury or Sickness. An Emergency Medical Evacuation also includes medically necessary medical treatment, medical services and medical supplies necessarily received in connection with such transportation. An Emergency Medical Evacuation of a covered person to their Home Country will terminate all benefits under the Plan. **All arrangements must be made by the Assistance Provider and approved by the Company in order for expenses to be considered eligible.**

Repatriation of Remains: The Company will pay the usual and customary covered expenses up to a maximum of \$50,000, to return a covered person's body home to the United States if he or she dies while covered by this Plan. Covered expenses include, but are not limited to, expenses for embalming, cremation, coffins and transportation. **All arrangements must be made by the Assistance Provider and approved by the Company in order for expenses to be considered eligible.**

Exclusions and Limitations:

With respect to Emergency Medical Evacuation and Repatriation of Remains Benefits, no benefit shall be payable with respect to expenses incurred:

1. For services, supplies, or treatment, including any period of hospital confinement, which were not recommended, approved and certified as necessary and reasonable by a doctor or expenses which are non-medical in nature;
2. For loss incurred as a result of war or any act of war, whether declared or not;
3. For injury sustained while participating in professional sports;
4. For expenses as a result of or in connection with the commission of a felony offense; or
5. For treatment by an immediate family member.

Underwritten By: ACE American Insurance Company, 1601 Chestnut Street, Philadelphia, PA 19103

Policy Number: GLM N0017466A

This Description of Coverage is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in GLM N0017466A, issued to: Trustee of ACE USA Accident & Health Insurance Trust in the District of Columbia. The policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or certain terms or conditions may be different if required by state law. Please keep this information as a reference.

Emergency Assistance: *Worldwide Assistance Services Inc.*

Toll Free from within the USA and Canada: 1-800-546-6349; from France 0800-901-570; Germany 0800-817-6080; Italy 800-877-145; UK 0800-894-035 Outside the USA or Canada call direct or collect: 202-659-7785

In addition to this health insurance program is access to the 24-hour Assistance network for emergency assistance anywhere in the world. Simply call the assistance center at Worldwide Assistance Services, Inc. toll-free, direct, or collect using the telephone numbers listed above. The multilingual staff will answer your call and provide reliable, professional and thorough assistance. The following services are included in the program: referral to the nearest, most appropriate medical facility and/or provider; medical monitoring by board-certified emergency doctors in the United States; urgent message relay between family, friends, personal doctor, school, and the covered person; guarantee of payment to provider and assistance in coordinating insurance benefits; arranging and coordinating Emergency Medical Evacuations and Repatriations Remains, Emergency travel arrangements for disrupted travel as the consequence of a medical emergency; referral to legal assistance; assistance in locating lost or stolen items including lost ticket application processing.

Worldwide Assistance Services, Inc. is under contract with ACE American Insurance Company to provide international services in conjunction with the insurance benefits. The following is a brief summary of their services:

24-Hour Access

You will be able to reach the multilingual Worldwide Assistance coordination center, toll-free or calling direct or collect by telephone, telex, and facsimile 24-hours a day, 365 days a year to confirm coverage and obtain access to the following services.

Emergency Medical Assistance

•Location of Medical Providers

Upon your request, Worldwide will provide the names, addresses and telephone numbers of Doctors, hospitals, dentists, and dental clinics in the area where you're traveling. Worldwide will also attempt to confirm the availability of the provider, ascertain required payments which you will be required to pay and make an appointment for you with the medical provider of your choice.

In a serious medical emergency, it is advisable that you first try to arrange for immediate emergency help through local sources and then call Worldwide. Worldwide cannot guarantee the quality of the medical services provider or the medical facility. The final selection of a local Doctor or medical facility is your right and responsibility.

•Medical Monitoring

When notified of your medical emergency resulting from an accident or sickness, Worldwide's multilingual staff will, whenever appropriate in the judgment of Worldwide or a Doctor designated by Worldwide, attempt to contact you or your local attending medical personnel and attempt to monitor your condition.

Worldwide continues to monitor your condition and will remain in communication with your family until the medical problem is resolved.

•Emergency Medical Transport

If, in the event of a medical emergency and upon your request and that of a Doctor designated by Worldwide, in consultation with a local attending Doctor, transportation under medical supervision to a different hospital or treatment facility or repatriation to your place of residence for treatment is determined to be medically necessary, then Worldwide will arrange and pay for the medical evacuation or repatriation under proper medical supervision. As part of a medical evacuation, Worldwide will also make all necessary arrangements for ground transportation to and from the hospital, as well as pre-admission arrangements, where possible, at the receiving hospital.

All medical decisions (such as the medical need for evacuation, medical equipment and the medical personnel to be used) and the final destination will be made by Worldwide's designated Doctors in consultation with a local attending doctor based on medical factors. Their decisions shall be conclusive in determining the need for such services.

•Repatriation of Remains

In the event of your death while on a covered trip, Worldwide will arrange and pay for all necessary government authorization, including a container appropriate for transportation and will arrange for the repatriation of the remains to your place of residence for burial.

•Replacement of Medication

If you have an unexpected need for prescription medication while on a covered trip, or you lose, forget, or run out of prescription medication while traveling, Worldwide will attempt to locate the medication or its equivalent and attempt to arrange for you to obtain it locally, where it is available, or to have it shipped to you, subject to local laws, if it is not available locally. You will be provided with a cost estimate for the replacement medication and/or shipment costs that are subject to your approval and payment.

•Guarantee of Payments and Method of Payments

Should it be necessary to provide a guarantee of payment to a medical provider, or to make arrangements to pay in local currency, Worldwide Assistance will work with you or a family member to make that guarantee. Worldwide Assistance may further assist you by advancing money in dollars or local currency to medical providers according to repayment provisions worked out with you or a family member.

•Travel and Communication Assistance/Telephone Interpretation Service

If you need help communicating in an emergency, Worldwide will provide telephonic interpretation services in all major languages. In emergency situations that require extensive translation, Worldwide will make referrals to local translators.

•Transmission and Retention of Urgent Messages

In an emergency, Worldwide will use its best efforts to transmit an urgent message to your family, friends, and/or business associates. Worldwide will also accept and retain messages for you at the Worldwide Assistance North American coordination center for up to fifteen (15) days.

•Legal Assistance

In an emergency, Worldwide will use its best efforts to provide you with the names, addresses and telephone numbers of lawyers in the area in which you are traveling in case of a car accident, traffic violations, and other civil offenses. However, the selection of and the expenses associated with a particular attorney will be your responsibility.

The above description is a brief summary and not the contract of insurance. Please refer to the stated Description of Coverage for the insurance benefits provided under the plan.

Please note that the insurance benefits do not include accident or sickness medical expense benefits, and are limited to the expenses related to an Emergency Medical Evacuation or Repatriation of Remains.

Claims Administrator: *Administrative Concepts, Inc. (ACI)*, 997 Old Eagle School Rd., S. 215, Wayne, PA 19087-1706

From within the USA and Canada: 1-888-293-9229

Outside the USA or Canada call: 1-610-293-9229

Fax: 1-610-293-9299

www.visit-aci.com

Program Arranged By: *CMI Insurance Specialists*, 1447 York Rd, Suite 400, Lutherville, MD 21093

Telephone 410-583-2595

Fax 410-583-8244

www.cmi-insurance.com

Claim instructions and forms are available from the web site.

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