

Reside Brochure 2005

SCHEDULE OF BENEFITS

	Maximum Benefit US \$5,000,000 per Insured Person
Lifetime Maximum Benefit	
<u>Hospitalization</u>	
Private or semi-private room, per day (maximum of 240 consecutive days)	US \$600
Intensive care room, per day (maximum of 180 consecutive days)	US \$1,500
Surgery	100%
Anesthetist's charges, payable as a percentage of surgery	20%
Laboratory Tests, X-rays, other treatment	100%
Prescription medication during hospitalization	100%
Chemotherapy and radiation therapy	100%
Organ Transplant, max. per transplant all inclusive	\$250,000
<u>Maternity</u>	
Normal & complicated child delivery maximum. The maximum benefit is not subject to coinsurance. Pre and post natal care is reimbursed according to the other medical treatment benefit schedule. Waiting period of 12 months before maternity benefit begins.	\$4,000
Professional service related to hospitalization	\$200 / day
<u>Newborn Benefit</u>	
Lifetime maximum for the first 31 days after birth	\$25,000
<u>Non-Hospital / Outpatient</u>	
Emergency Room treatment due to an accident	100%
Emergency Dental treatment due to an accident	\$1,000 per Coverage Period
Ambulatory surgery in a hospital / clinic	100%
Chemotherapy and radiation	100%
Prescription medication related to covered condition	100%
<u>Emergency Evacuation</u>	
Local ground ambulance	\$1,500
When treatment not available locally, pre-approved transportation to a location where appropriate treatment is available. Includes cost of return trip.	\$50,000
Return of Mortal Remains	\$25,000
<u>Other Medical Treatment</u>	
Doctor (per consultation)	\$70

Specialist (per consultation)	\$70
Surgical intervention in consultation up to	\$500
Psychiatrist (per consultation)	\$60
Chiropractors (per consultation)	\$50
The maximum number of consultations for doctors, specialists, psychiatrists and chiropractors per year is 25.	
Physiotherapy (per consultation)	\$40
Well-Child Care (per consultation)	\$70
Various Scans (MRI, CAT, Echocardiography, maximum per exam)	\$600
Endoscopy, (ie. Gastroscopy, Colonoscopy, Cystoscopy)	\$600
X-rays (per exam)	\$250
Laboratory (per exam)	\$300

WHY RESIDE SHOULD BE YOUR INTERNATIONAL MEDICAL PROGRAM?

There is an increasing population of global citizens, people who travel from country to country or continent to continent on a regular basis. Included among these global citizens are those less inclined to travel, however are discerning enough to know and demand the best care available worldwide. Whatever the reason, if you need to leave your home country, Reside Worldwide Medical Plan will follow you. Many foreign countries do have coverage options, but you will find that as a US citizen, you are either not eligible for coverage or the protection the plan offers is inadequate. For non-US citizens, the issue may be finding a comprehensive medical plan to provide coverage where your local plan may fall short. Whether you are a US citizens living abroad or a citizen of another country, Reside provides you with security at home and the freedom to seek care anywhere in the world.

ARE YOU ELIGIBLE FOR THE RESIDE PROGRAM?

The Reside program is available to persons of any country who are at least 15 days of age and who are not older than age 74.

For US Citizens: Applicants / Insured Persons must either be outside the United States at the time of application, or plan to depart the United States within 30 days of the Certificate's Effective Date. In addition, the Insured Person must reside outside the United States at least 6 months during any given 12-month period in order to be considered an Insured Person. Should any Insured Person reside in the United States longer than 6 months during any given 12-month period, their coverage shall immediately terminate.

For Non-US Citizens: Applicants / Insured Persons must be outside the United States at the time of application, or plan to depart the United States within 30 days of the Certificate's Effective Date. If the Insured Person is located in the United States for more than 30 days after the Effective Date and cannot obtain other health insurance, a Proof of Eligibility Form must be submitted with the Application.

*It is the Insured Person's responsibility to maintain all records regarding travel history, age and student status and provide any documents to the Administrator, which would verify the Eligibility Requirements.

HOW LONG MAY I BE COVERED UNDER RESIDE?

The Reside program is annually renewable as long as the eligibility requirements are met and the renewal premium paid. There are no additional medical questions upon renewal. The company cannot single out an individual for cancellation, they can only cancel coverage for an entire class* of insureds.

For those who apply for coverage prior to their 65th birthday and remain continuously insured for ten consecutive years, you will automatically be converted to the Reside Senior Provider at age 75 as long as you continue your eligibility status.

* A "Class" is a group of people defined by a common characteristic, including but not limited to demographic group and geographic region.

HOW DO I APPLY FOR COVERAGE?

To apply for coverage under Reside, complete the enclosed application and submit the form to SRI along with the appropriate premium. SRI will review your application and respond within 48 hours (normal business days). In some situations, additional information or clarification may be required. Our underwriting department will contact the applicant to obtain any additional details necessary to determine acceptability. If accepted, SRI will mail the Insured's ID Card with effective date, Certificate of Coverage, claim form, and general procedures for the use of the insurance to the address of convenience listed on the application. If SRI is unable to offer coverage, the administrative department will return your premium without delay. Please be sure to answer the questions on the application in complete detail. If accepted, the application becomes part of the certificate and formal agreement with the company.

DEDUCTIBLES, COINSURANCE & POLICY MAXIMUMS

You have your choice of five annual deductibles: US\$250, US\$500, US\$1000, US\$2500, US\$5000. The annual deductible applies to each insured person with a limit of 3 annual deductibles per family.

If the treatment is received in the United States or Canada, the plan will pay 80% of the next US\$5000 of eligible expenses, according to the schedule, after the deductible up to the policy maximum. If treatment is received outside the United States or Canada, the plan pays 100% of eligible expenses, according to the schedule, after the deductible up to the policy maximum. The 3 deductible limit per family applies to the coinsurance as well.

The lifetime maximum benefit of Reside is US\$5,000,000 per insured person.

WHAT DO I DO IF I NEED TO USE THE INSURANCE?

For hospitalization and surgical procedures, contact SRI Assist to obtain pre-notification services. The quality and complexity of medical treatment varies from country to country, therefore pre-notification is a requirement of the program. It allows our professionals to locate a Preferred Provider facility if available, assist you in receiving the best course of treatment, and coordinate payment with the local facility. Our objective is for you to focus your attention on your medical condition and not on administrative details.

For non-hospital or surgical related procedures, filing a claim under Reside is easy. Just complete the claim form that comes with your ID Card, sign it, and submit it along with all

original, itemized bills (and receipts if you have already paid for the medical expenses) to SRI for processing. If acceptable with the facility, SRI will make the payment directly to the treating hospital or doctor.

COVERAGE FOR CHILDREN

If both parents are covered under Reside, the first two children under the age of 10 will also be covered free of charge. If there are more than two children under the age of 10 or if the children are 10 or over, the program will charge the dependent child rate. If only one parent will be covered under the program, each child will be charged the dependent child rate.

NEWBORN CHILD COVERAGE

When a parent remains eligible for coverage and the pregnancy is considered an eligible pregnancy, newborn children are automatically covered for the first thirty one (31) days after birth. In no event shall the Company's maximum liability exceed the maximum stated in the Schedule of Benefits, as to Eligible Benefits during the first thirty one (31) days following birth for Newborn Coverage and Treatment.

In order to continue coverage beyond the first thirty one (31) days and be accepted as any other new Insured Person subject to the Insurance Provisions, Scope of Coverage and Exclusions sections of this Certificate or other sections relating to a Newborn Child up to the maximum amount of this Certificate the following conditions must be met: (1) An Application and any applicable premium is submitted and Approved by the Company within thirty one (31) days of the birth of a Newborn Child(ren); (2) The Pregnancy which led to the birth of a Newborn Child was an eligible pregnancy covered under this Certificate; (3) That the mother of the Newborn Child remain covered under this Certificate; (4) The mother and Newborn Child meets and will continue to meet the Eligibility Requirements of this Certificate.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Reside automatically includes an Accidental Death & Dismemberment (AD&D) benefit for each insured, with a \$10,000 Principal Sum for the Insured and Spouse, \$2,000 for Dependent Children. On a Common Carrier, the Principal Sum increases to \$40,000 for the Insured and Spouse, \$8,000 for Dependent Children.

LIMITATIONS OF THE RESIDE PROGRAM

Pre-existing Conditions:

If an existing condition is fully and accurately disclosed on the application, and the condition is not excluded or restricted by a rider, your pre-existing condition will be covered up to a lifetime maximum of \$50,000 (\$5,000 limit per year) after you have been continuously insured for 24 months.

Pre-existing conditions are any Injury or Illness which meets the following criteria: 1) A condition that would have caused a person to seek medical advise, diagnosis, care or treatment prior to the Effective Date of coverage under this Certificate; 2) A condition for which manifestation, medical advise, diagnosis, care or treatment (including medication) was recommended or received prior to the Effective Date of coverage under this Certificate; 3) Expenses for Pregnancy within twelve (12) months of the Effective Date of coverage under this Certificate.

Charges for treatment of the following illnesses or surgeries, which manifest themselves or are recommended, or symptoms occur during the first 180 days of coverage hereunder beginning on the initial effective date: any condition of the breast, any condition of the prostate, disorders of the reproductive system, gall stones or kidney stones, any acne diagnosis or acne related condition, or any surgery that is not emergency in nature, as emergency is defined hereunder. Note: coverage for such illnesses or surgeries may be further limited under the pre existing condition exclusion and definition contained herein, or other exclusions contained herein;

The following conditions, treatments, supplies, services, and/or expenses are not covered: (This is a Summary of the Exclusions contained in the Certificate of Coverage.)

- Pre-existing conditions as defined above.
- Claims not presented to Company within ninety (90) days following incident.
- Treatment not medically necessary, which exceeds reasonable and customary charges, provided at no cost to the Insured Person, or performed by a relative or anyone who lives with the Insured Person.
- Experimental treatment.
- Suicide or any attempted suicide.
- War or warlike operations.
- Injury in organized, professional, amateur, or interscholastic athletics.
- Routine physicals or procedures.
- Treatment of Temporomandibular joint.
- Vocational, Speech, Recreational or Music Therapy.
- Cosmetic surgery except as a result of a covered accident.
- Dental or eye treatment unless otherwise covered.
- Injuries as a result of disablement due to liquor or drugs.
- Telephone consultations.
- Treatment or services relating to custodial, rehabilitative, or nursing home care.
- Congenital conditions.
- Non-medical expenses.
- Self-inflicted injury or illness.
- Expenses in connection with the commission of a felony offense.
- Injury while taking part in mountaineering, hang gliding, parachuting, bungee jumping, racing, scuba diving (unless PADI, NAUI, YMCA, SSI or PDIC certified).
- Treatment of venereal or sexually transmitted disease.
- Treatment due to HIV or AIDS.
- Drug treatment relating to infertility.

PRE-NOTIFICATION PROGRAM/PPO

So that you receive the best care possible, RESIDE requires that the Insured Person (or someone on the Insured Person's behalf) contact SRI Assist for notification prior to all hospital admissions worldwide and any medical expenses incurred within the United States. The methods of contacting SRI Assist will appear on the back of your ID Card. SRI Assist will also be able to assist you in locating the approved SRI medical care providers in the United States.

Utilize an approved PPO Service Provider within the United States
Services and Treatment in the United States must be received at an approved PPO Service Provider facility, if one exists within a 50-mile radius of where the Insured Person is located. To obtain a list of approved PPO Service Providers contact the Administrator or visit the approved PPO Service Provider website at: www.specialtyrisk.com/ppo

If Services and Treatment eligible for coverage under this Certificate are received directly from an approved PPO Service Provider while the Insured Person is in the United States: (a) the

Company will reduce by 50% any part of the Deductible applicable to such Eligible Benefits, and (b) the Company will waive any and all Coinsurance applicable to such Eligible Benefits.

Failure to follow the Pre-Notification Program and to utilize an approved PPO Service Provider will result in a 25% reduction of the Eligible Benefits stated in the Schedule of Benefits.

ADDITIONAL FEATURES AND SERVICES

Assistance / Referral Services: SRI Assist is prepared to help you 24 hours a day, 365 days a year to locate medical professionals worldwide. Even if you are not calling to pre-notify a hospital admission or surgery, we encourage you to contact SRI Assist for support with any injury or sickness, so that our professionals will be involved to ensure you receive appropriate medical care.

Emergency Evacuation / Repatriation: Unfortunately, the medical professionals in certain locations of the world are unable to provide adequate treatment for a number of medical conditions. As a standard benefit of the Reside program, we will transport you to a different medical facility if you are located in a region where the medical professionals are not able to treat your particular condition.

IMPORTANT INFORMATION

It is important to note that Reside is a program for international citizens and Lloyd's is an international entity. Thus, Lloyd's operates as an unauthorized insurer in most U.S. States. Coverage and benefits under the Reside are not regulated by any U.S. state insurance department.

The information concerning Reside is not intended to be an offer to sell Reside or a solicitation by Specialty Risk International, Inc. or Lloyd's, London in any jurisdiction where such an action would be unlawful or in which SRI or Lloyd's, London is not qualified to do so. Reside may not be available in all situations or jurisdictions. For U.S. citizens, Reside is intended for persons living or traveling outside the United States.

THE UNDERWRITER

The Reside Worldwide Medical Plan is underwritten by Certain Underwriters at Lloyds, London. As the largest insurance entity in the world, Lloyds has earned an A- (Excellent) rating from AM Best and an A+ (Strong) rating from Standard and Poors.

SRI ASSIST

When Unpronounceable Diseases Occur In Unpronounceable Countries

SRI Assist is a leading provider of customized emergency assistance services to international organizations, corporations, government entities, insurance companies, and individual travelers. Regardless of the location, SRI Assist provides valuable assistance in locating the best possible medical treatment.

Foreign Country – Familiar Service

In today's world, companies and international citizens must operate in strange lands and challenging environments. In some situations, individuals must travel to developing regions where the quality of care is in question.

Quality of Care

With access to a network of emergency room physicians, SRI Assist is able to effectively evaluate the quality of care available locally. The SRI assist physician will consult with the attending physician (if available) to review local standards and discuss the proposed course of treatment. Should the quality of care be in question, SRI Assist arranges medical transportation to a location where appropriate care is available.

THE PROGRAM ADMINISTRATOR

Properly serving the medical needs of international citizens requires specialization. Most companies are not prepared to meet the unique needs of these customers. An organization must be equipped to address foreign currencies, international doctors and hospitals, as well as unusual claim forms and documents. The Reside Worldwide Medical Plan is administered worldwide by SRI Administrators, Inc.. The professionals at SRI Administrators have over 150 years of experience in claim processing and administration. SRI currently serves the needs of thousands of policyholders throughout the world.

SPECIALTY RISK INTERNATIONAL

Since 1993, Specialty Risk International, Inc. (SRI) has provided international insurance plans to private citizens, governments, missionaries, students, and corporations of various nations around the globe. As a premier underwriter, SRI has had the opportunity to provide innovative solutions to unique and challenging situations.

Our claims professionals are experienced in the complexity of processing international medical expenses. As an insured of SRI, you can feel confident that there is someone ready to assist you with a medical situation 24 hours a day, 365 days a year.

Other services including proficient administration, responsive underwriting, and access to secure and stable insurance carriers and medical care providers worldwide.

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