



## Exchange Program - Group Plan of Benefits

<u>Coverage Area</u>	Worldwide excluding the students home country.
<u>Maximum Limit</u>	\$50,000, \$250,000 or \$500,000 per illness or injury \$5,000,000 Lifetime Maximum Combined
<u>Deductible</u>	\$100 per occurrence– Additional \$250 Deductible for non-admitted treatment of an <u>illness</u> in the ER.
<u>Co-Insurance</u>	<b>The company will pay 100% of Usual Reasonable and Customary (URC) for Eligible Medical Expenses, after the deductible</b>
<u>Hospital Room &amp; Board</u>	Up to the Average Semi-private room Rate, including nursing service
<u>Intensive Care Unit</u>	Usual Reasonable and Customary
<u>Physical Therapy</u>	Usual Reasonable and Customary: Outpatient Benefits are limited to 1 visit per day
<u>Physicians Visits</u>	Usual Reasonable and Customary: Benefits are limited to 1 visit per day, not applicable to Surgery
<u>Eligible Medical Expenses</u>	Usual Reasonable And Customary
<b><u>Prescription Drugs</u></b>	<b>Up to Policy Maximum</b>
<b><u>Student Health Center</u></b>	<b>\$5 Co-pay per visit</b>
<u>Dental Treatment</u>	Relief of sudden and unexpected pain to sound, natural teeth, including but not limited to fillings: Up to \$300 Maximum Injury: Up to \$500 per Accident maximum including fracture of the jaw

<u>Emergency Medical Evacuation Expenses</u>	Up to \$50,000 life time maximum Limit. Must be approved in advance and coordinated by the Company. Includes <b>Return Home Benefit</b>
<u>Emergency Reunion</u>	Up to \$15,000 lifetime maximum Limit. Must be approved in advance and coordinated by the Company.
<u>Return of Mortal Remains</u>	Up to \$25,000. Must be approved by the Company
<u>Political Evacuation</u>	Up to \$10,000
<u>Accidental Death And Dismemberment</u>	For Accidental Death \$10,000: for Dismemberment Scheduled amounts
<u>Interscholastic Sports</u>	Organized High School Sports coverage is available by taking the <b>optional rider</b> .
<u>Adventure Sports</u>	Adventure sports coverage is available by <b>optional rider</b> .

**Eligibility –**

The following conditions apply to all persons applying for and/or enrolling in the Patriot Exchange Program.

- ▶ The member must be actively engaged in or participating in an educational or cultural exchange program in the country of assignment through a sponsoring organization or school
- ▶ The member and her/his traveling dependents must have legally departed the Home Country and entered the Host Country and must not be a citizen of the Host Country.

Non-U.S. Citizens: Worldwide Excluding Home Country			
	Option A	Option B	Option C
Age	\$50,000 per illness/injury	\$250,000 per illness/injury	\$500,000 per illness/injury
<b>Under age 25 years</b>	\$43.78	\$54.34	\$57.29
With only Add On (HS sports) rider	\$45.97	\$57.06	\$60.15
With only Adventure Sports rider 1.20 factor	\$52.54	\$65.21	\$68.75
With Both Sports Riders	\$55.16	\$68.47	\$72.18