

**INTERNATIONAL ACCIDENT OR SICKNESS MEDICAL BENEFIT PLAN
CERTIFICATE OF COVERAGE**

POLICYHOLDER: SMIC Trust

PARTICIPATING MEMBER University of Arkansas - Fort Smith (04-5493-26)
5210 Grand Avenue, P.O. Box 3649
Fort Smith, Arkansas 72913-3649

EFFECTIVE DATE: August 1, 2026

EXPIRATION DATE: July 31, 2027

This Certificate describes the terms and conditions of benefits under the Policy issued by Pan-American International Insurance Corporation (A Stock Company) (herein referenced as "the Company").

The Company agrees to provide benefits, in exchange for the payment of the required premium. Coverage is subject to the terms and conditions described in the Policy.

Coverage under this Certificate becomes effective at 12:00 A.M. at the address of the Participating Member on the Effective Date shown above if the premium is paid according to the agreed terms. This Certificate terminates at 11:59 PM on the Expiration Date shown above.

Patient Protection and Affordable Care Act ("PPACA") Disclosure Statement

These benefits are not subject to, and do not provide some of the benefits required by, the United States PPACA. In no event will We provide benefits in excess of those specified in the Policy, and these benefits are not subject to guaranteed issuance or renewal.

**THIS IS LIMITED BENEFIT COVERAGE. READ IT CAREFULLY.
THIS POLICY IS NOT RENEWABLE.**

PAN-AMERICAN INTERNATIONAL INSURANCE CORPORATION



**Bruce G. Parker Jr.
President and Chief Executive Officer**

NON-PARTICIPATING

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SCHEDULE OF BENEFITS

This Certificate is intended to be read in its entirety. In order to understand all the conditions, exclusions and limitations applicable to its benefits, please read all the Certificate provisions carefully.

The Schedule of Benefits provides a brief outline of the coverage and benefits provided by this Certificate. Please read each Benefit Description section for full details.

ELIGIBLE PERSONS: An Eligible Person is an individual who meets all of the requirements of the Covered Classes shown below:

- Class 1. An international student, scholar, visiting faculty, or other person with a valid F, J or M visa status, temporarily located outside His Home Country as a non-resident alien and:
 - a. Is engaged in educational or cultural activities of the Participating Member; and
 - b. Has not obtained permanent residency status in the United States; and
 - c. Is not a U.S. Citizen.

- Class 2. Individuals temporarily located outside His Home Country as a non-resident alien, engaged in Optional Practical Training (OPT) or Compulsory Practical Training (CPT) if:
 - a. The OPT/CPT training follows a course of study of the Participating Member; and
 - b. Is no longer than 12 months in duration; and
 - c. The individual maintains their valid F Visa status.
 - d. The individual is not a U.S. Citizen.

- Class 3. Eligible Dependents of any of the above classes.

If, subject to all the terms and conditions of this Certificate, a Covered Person is eligible for insurance under multiple Classes described above, then such Covered Person will only be insured under the Class which provides the Covered Person the largest benefit amount for the Covered Loss that has occurred.

ACCIDENT & SICKNESS MEDICAL EXPENSE BENEFITS

Any benefit limits and Benefit Percentages, Coinsurance, Copayments for *Accident & Sickness Medical Expense Benefits* apply, unless otherwise specified, on a per Covered Person basis. Any applicable Deductibles must be satisfied within the time periods specified before benefits are payable. Any Coinsurance, Copayments, Deductibles, Benefit Periods, Out-of-Pocket Maximums, Benefit Limits and Benefit Maximums apply on a per Covered Person basis.

SCOPE OF COVERAGE APPLICABLE TO ACCIDENT OR SICKNESS MEDICAL EXPENSE BENEFITS

Full Excess Medical Expense

ACCIDENT & SICKNESS MEDICAL EXPENSE BENEFIT

Total Maximum per Policy Year

Medical Expense Benefits per Policy Year	\$250,000
Coinsurance	In-Network Provider: 100% of the Negotiated Rate Out-of-Network Provider: 80% of U&C
Out-of-Pocket Maximum per Policy Year	\$0
Benefit Period	per Policy Year
Deductible per Policy Year per Individual	\$100

The plan Deductible does not apply to certain Covered Expenses as noted within the below schedule.

Covered Expenses for which benefits are payable are outlined below. Unless otherwise indicated, benefits are payable as a percentage of Usual and Customary Charges.

Payment of Covered Expenses for In-Network Providers is based on the Insurer's Negotiated Rate. In-Network Providers have agreed to accept the Negotiated Rate as payment in full.

All Physician Visit Copayments or Deductibles for an Injury or Sickness are waived if treatment is received at the Recognized Student Health Center.

ACCIDENT & SICKNESS MEDICAL EXPENSE BENEFITS

Covered Expenses	In-Network Provider	Out of Network Provider
In-Patient Hospital Services		
Room and Board, Intensive Care Unit Expenses	100% of the Negotiated Rate at the semi-private room rate	80% of U&C at the semi-private room
Hospital Miscellaneous Expenses	100% of the Negotiated Rate	80% of U&C

Emergency Room and Emergency Room Treatment	100% of the Negotiated Rate subject to a \$100 Copay per visit. Copay waived if admitted.	80% of U&C subject to \$100 Copay per visit. Copay waived if admitted.
Out-Patient Hospital Miscellaneous Expenses	100% of the Negotiated Rate	80% of U&C
Physician Services		
Surgery	100% of the Negotiated Rate	80% of U&C
Assistant Surgeon	50% of Surgeon's charge	50% of Surgeon's charge
Second Opinion or Consultation	100% of the Negotiated Rate	80% of U&C
Anesthesia and its Administration	100% of the Negotiated Rate	80% of U&C
In-Hospital Visits	100% of the Negotiated Rate subject to a \$50 Copay per visit	80% of U&C subject to a \$50 Copay per visit
Out-Patient Office Visits	100% of the Negotiated Rate subject to a \$20 Copay per visit Copay waived if treatment is received at the Recognized Student Health Center	100% of U&C subject to a \$20 Copay per visit
Pre-Admission Testing	100% of the Negotiated Rate	80% of U&C
Out-Patient X-Rays	100% of the Negotiated Rate	80% of U&C
Out-Patient CT Scans & MRIs	100% of the Negotiated Rate	80% of U&C
Out-Patient Laboratory Tests	100% of the Negotiated Rate	80% of U&C
Tests and Procedures (Out-Patient)	100% of the Negotiated Rate	80% of U&C
Out-Patient Physical Therapy	100% of the Negotiated Rate 20 visit maximum per Policy Year	80% of U&C 20 visit maximum per Policy Year
In-Patient Physical Therapy	100% of the Negotiated Rate	80% of U&C

Nursing Services	100% of the Negotiated Rate	80% of U&C
Ambulance Services	100% of the Negotiated Rate	80% of Actual Charges
Radiation/Chemotherapy Benefit	100% of the Negotiated Rate	80% of U&C
Renal Dialysis/ Hemodialysis	100% of the Negotiated Rate	80% of U&C
Dental Services Maximum Benefit is \$500 per Policy Year.	100% of the Negotiated Rate	80% of U&C
Prescription Drugs Based on a 30-day supply per prescription.	50% of Actual Charges	50% of Actual Charges
Intercollegiate, Intramural, and Interscholastic Athletic Sports Conditions All Copays apply. \$2,500 per Injury maximum.	100% of the Negotiated Rate	80% of U&C
Behavioral Health Services Expense Benefit Mental and Nervous Disorders		
In-Patient Expenses	100% of the Negotiated Rate, 45 day maximum	80% of U&C, 45 day maximum
Out-Patient Expenses	75% of the Negotiated Rate	50% of U&C
Immunization and Vaccination	100% of the Negotiated Rate	80% of U&C
Pregnancy, Complications of Pregnancy, and Pre-Natal Expense Benefit	100% of the Negotiated Rate	80% of U&C
Behavioral Health Services Expense Benefit Substance Abuse		
In-Patient Expenses	100% of the Negotiated Rate, 28 day maximum	80% of U&C, 28 day maximum
Out-Patient Expenses	100% of the Negotiated Rate, 30 visit maximum	80% of U&C, 30 visit maximum
Annual cervical cytology screening for women	100% of the Negotiated Rate	80% of U&C
Low dose mammography screening, one baseline Mammogram and one mammogram per year	100% of the Negotiated Rate	80% of U&C
Colorectal cancer screenings	100% of the Negotiated Rate	80% of U&C

Diabetic Supplies/Education	100% of the Negotiated Rate	80% of U&C
Prostate screening tests	100% of the Negotiated Rate	80% of U&C
Child Preventive and Primary Care Services	100% of the Negotiated Rate	80% of U&C
Breast Reconstruction due to Mastectomy	100% of the Negotiated Rate	80% of U&C
Cancer Clinical Trials	100% of the Negotiated Rate	80% of U&C
Hormone Replacement Therapy	100% of the Negotiated Rate	80% of U&C
Oral Anti-Cancer Prescription Drugs	100% of the Negotiated Rate	80% of U&C
Skilled Nursing Facility	100% of the Negotiated Rate, 50 days per condition	80% of U&C, 50 days per condition
Walk-in Clinic or Urgent Care Facility	100% of the Negotiated Rate subject to a \$35 Copay per visit	80% of U&C subject to a \$35 Copay per visit
Pre-Existing Conditions during the first 6 months of continuous coverage Maximum Benefit is \$2,500 per Policy Year	100% of the Negotiated Rate	80% of U&C
Pre-Existing Conditions after 6 months of continuous coverage	100% of the Negotiated Rate	80% of U&C
Home Health Care Minimum Hospital Stay 3 consecutive days Home Health Care must begin within 3 consecutive days after the Minimum Hospital Stay. Maximum Number of Home Health Care Visits 60.	100% of the Negotiated Rate	80% of U&C
Prosthetic Devices and-Orthotics	100% of the Negotiated Rate	80% of U&C
Rehabilitative Braces and Appliances	100% of the Negotiated Rate	80% of U&C
Injectable and Provider Administered Drugs	100% of the Negotiated Rate	80% of U&C

GENERAL DEFINITIONS

Please note that certain words used in this Policy have specific meanings. Key terms used in this Policy are defined below. They are capitalized wherever they appear in this Policy.

Accident means a sudden, unforeseeable event that results, directly and independently of all other causes, in a covered Injury or Covered Loss and meets all of the following conditions:

1. occurs while the Covered Person is insured under this Policy;
2. is not contributed to by disease, Sickness, or mental or bodily infirmity;
3. is not otherwise excluded under the terms of this Policy.

AIDS means Acquired Immune Deficiency Syndrome, as that term is defined by the United States Centers for Disease Control.

Age means the Covered Person's age, for purposes of premium calculations, attained on the later of the first day of the Policy Term and the date coverage becomes effective for Him under this Policy.

Alcohol Abuse means any pattern of pathological use of alcohol that causes impairment in social or occupational functioning, or that produces physiological dependency evidenced by physical tolerance or by physical symptoms when it is withdrawn.

Ambulatory Medical or Surgical Center means an establishment which may or may not be part of a Hospital and which meets the following requirements:

1. is in compliance with the licensing or other legal requirements in the jurisdiction where it is located;
2. is primarily engaged in performing surgery on its premises;
3. has a licensed medical staff, including Physicians and Registered Nurses;
4. has permanent operating room(s), recovery room(s) and equipment for Emergency medical care; and
5. has an agreement with a Hospital for immediate acceptance of patients who require Hospital care following treatment in the Ambulatory Surgical Facility.

An Ambulatory Medical or Surgical Center is also known as an Out-Patient surgery center or a same day surgery center.

Arrival means entering your Country of Assignment's air space.

Benefit Percentage means the percentage of Covered Expenses We pay that are incurred by the Covered Person after He satisfies any applicable Deductible. Benefit Percentages are shown in the Schedule of Benefits.

Benefit Period means the period of time from the date of the Sickness or Injury for which benefits are payable, as shown in the Schedule of Benefits, and the date after which no further benefits will be paid.

Child(ren) means an Eligible Person who has not reached the Age of 26 years of Age or older. Children includes a legally adopted child, foster child or stepchild that must be placed with the Covered Person while covered under this Policy.

Coinsurance means the ratio by which the Covered Person and the Company share in the payment of Covered Expenses for Medically Necessary treatment after the Deductible, if any, has been met. The percentage the Company pays is stated in the Schedule of Benefits.

Complications means a secondary condition, an Injury or a Sickness, that develops or is in conjunction with an already existing Injury or Sickness.

Complications of Pregnancy means conditions, whose diagnoses are distinct from the Pregnancy, but are adversely affected by the Pregnancy, including, but not limited to, acute nephritis, nephrosis, cardiac decompression, missed abortion, pre-eclampsia, intrauterine fetal growth retardation, and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include termination of ectopic pregnancy, and spontaneous termination of Pregnancy, occurring during a period of gestation in which a viable birth is not possible. Complications of Pregnancy do not include elective abortion, elective cesarean section, false labor, occasional spotting, morning sickness, Physician prescribed rest during the period of Pregnancy, hyperemesis gravidarum, and similar conditions associated with the management of a difficult Pregnancy not constituting a distinct complication of Pregnancy. A cesarean section will be considered non-elective if the fetus or mother is determined to be in distress and is in immediate danger of death, Sickness or Injury if a cesarean section is not performed. A cesarean section beyond one performed in any previous Pregnancy will also be considered non-elective if vaginal delivery is medically inappropriate, or a vaginal delivery is attempted but discontinued due to immediate danger of death, Sickness or Injury to the Child or mother.

Confinement or Confined means the continuous period a Covered Person spends as an In-Patient in a Hospital due to the same or related cause.

Copayment or Copay means a specified charge that the Covered Person is required to pay when a medical service is rendered.

Cosmetic Surgery means surgery or therapy performed to improve or alter appearance or self-esteem or to treat psychological symptomatology or psychosocial complaints related to one's appearance.

Country of Assignment means where the Covered Person has a valid visa, if required, and in which He is undertaking an educational activity.

Covered Expenses means the Usual and Customary Charges or the Negotiated Rate for In-Network Providers for services or supplies listed in the Schedule of Benefits, and described in the Accident or Sickness Medical Benefits section, that the Covered Person incurs during the Benefit Period for Medically Necessary treatment of a covered Injury or Sickness. A Physician must recommend and approve these services or supplies.

Covered Loss means a loss:

1. which is the result of a covered Injury or Sickness to a Covered Person;
2. for which benefits are payable under this Policy; and
3. which is not otherwise excluded under the terms of this Policy.

Covered Person or Insured means an Eligible Person, as defined in the Schedule of Benefits, for whom required premium has been paid when due, and for whom coverage under this Policy remains in force.

Custodial Care means services and supplies that are primarily intended to help You meet personal needs. Custodial Care must be prescribed by a Physician. It may involve artificial methods such as feeding tubes, ventilators or catheters.

Examples of Custodial Care include:

1. routine patient care such as changing dressings, periodic turning and positioning in bed, administering medications, supervising medication which can usually be self-administered;
2. care of a stable tracheostomy (including intermittent suctioning);
3. care of a stable colostomy/ileostomy;
4. care of stable gastrostomy/jejunostomy/nasogastric tube (intermittent or continuous) feedings;
5. care of a stable indwelling bladder catheter (including emptying/changing containers and clamping tubing);
6. watching or protecting You;
7. respite care, adult (or child) day care, or convalescent care;
8. institutional care, including room and board for rest cures, adult day care and convalescent care;
9. help with the daily living activities, such as walking, grooming, bathing, dressing, getting in or out of bed, toileting, eating or preparing foods, oral hygiene, ordinary skin and nail care; and

10. any service that can be performed by a person without any medical or paramedical training.

No benefits will be paid for Custodial Care services or treatment which is provided by the Covered Person's Immediate Family Member or by an individual who resides with the Insured, unless specifically agreed to by the Company. Custodial Care does not include Home Health Care services or treatment.

Deductible means the dollar amount of Covered Expenses which must be incurred, as applicable, and paid by the Covered Person before benefits are payable under this Policy. The Deductible may apply to each Covered Person, for each Policy Term, as shown in the Schedule of Benefits.

Dentist means a legally licensed doctor of dental surgery; dental medicine or dental science. A dental hygienist who works within the scope of his/her license, under the supervision of a Dentist, is a covered practitioner.

Departure or Departs means leaving your Home Country or Country of Assignment's air space as specified within this Policy.

Drug Abuse means any pattern of pathological use of a drug that causes impairment in social or occupational functioning, or that produces physiological dependency evidenced by physical tolerance or by physical symptoms when it is withdrawn.

Eligible Dependent: An Eligible Dependent may be the Covered Person's lawful spouse/partner and/or His unmarried Children under Age 26 who are chiefly dependent upon the Covered Person for support and maintenance. The term "Child/Children" includes a natural Child, a legally adopted Child, a foster Child, a stepchild, and a Child who is dependent on the Covered Person during any waiting period prior to finalization of the Child's adoption and a Child who is dependent on the Covered Person or other care provider(s) for lifetime care and supervision, and incapable of self-sustaining employment by reason of mental or physical handicap that occurred before the Age of 21 (proof will be required). The Eligible Dependent is one who:

1. with a similar visa or passport, accompanies the Covered Person while that person is engaged in international educational activities; and
2. is temporarily located outside the Covered Person's Home Country as a non-resident alien; and
3. has not obtained permanent residency status.

As used above:

1. The term "spouse" means the Covered Person's lawful spouse as defined in the state or jurisdiction where the marriage occurred. This term includes a common law spouse if allowed by the jurisdiction where this Policy is issued.
2. The term "partner" means a Covered Person's spouse or domestic partner.
3. The term "domestic partner" means a person of the same or opposite sex who:
 - a. is not married or legally separated;
 - b. has not been party to an action or proceeding for divorce or annulment within the last six months, or has been a party to such an action or proceeding and at least six months have elapsed since the date of the judgment terminating the marriage;
 - c. is not currently registered as domestic partner with a different domestic partner and has not been in such a relationship for at least six months;
 - d. occupies the same residence as the Covered Person;
 - e. has not entered into a domestic partnership relationship that is temporary, social, political, commercial or economic in nature; and
 - f. has entered into a domestic partnership arrangement with the Covered Person.
4. The term "domestic partnership arrangement" means the Covered Person and another person of the same sex has any three of the following in common:
 - a. joint lease, mortgage or deed;
 - b. joint ownership of a vehicle;
 - c. joint ownership of a checking account or credit account;

- d. designation of the domestic partner as a beneficiary for the Covered Person's life insurance or retirement benefits;
- e. designation of the domestic partner as a beneficiary of the employee's will;
- f. designation of the domestic partner as holding power of attorney for health care; or
- g. shared household expenses.

Emergency means hospitalization or medical care that is provided for an Injury or a Sickness condition manifesting itself by acute symptoms of sufficient severity including without limitation sudden and unexpected severe pain for which the absence of immediate medical attention could reasonably result in:

- 1. permanently placing the Covered Person's health (or, with respect to a pregnant woman, the health of the woman or her unborn child) in jeopardy, or
- 2. causing other serious medical consequences; or
- 3. causing serious impairment to bodily functions; or
- 4. causing serious and permanent dysfunction of any bodily organ or part.

Previously diagnosed chronic conditions in which subacute symptoms have existed over a period of time shall not be included in this definition of a medical Emergency, unless symptoms suddenly become so severe that immediate medical aid is required.

Emergency Room means a specified area within a Hospital that is designated for Emergency healthcare. This area must:

- 1. be staffed and equipped to handle trauma;
- 2. be under the direct supervision of a Physician;
- 3. provide treatment by a Physician and/or medical professionals; and
- 4. provided care 24 hours per day, 7 days per week.

This definition does not include an Urgent Care Facility.

Experimental or Investigational means treatment, a device or prescription medication which is recommended by a Physician, but is not considered by the medical community as a whole to be safe and effective for the condition for which the treatment, device or prescription medication is being used, including any treatment, procedure, facility, equipment, drugs, drug usage, devices, or supplies not recognized as accepted medical practice; and any of those items requiring federal or other governmental agency approval not received at the time services are rendered. We will make the final determination as to what is Experimental or Investigative.

Extended Care Facility means an institution operating pursuant to applicable laws and engaged in providing, for a fee, in-patient skilled nursing care and related services and physical therapy services under the supervision of a Physician and Registered Nurses. An Extended Care Facility must maintain medical records on all of its patients.

He, His and Him means the Covered Person who meets the eligibility requirements of this Policy and whose benefits under this Policy are in force.

Health Care Plan means any arrangement, whether individually or group purchased which provides benefits or services for: medical; accident; dental care; disability benefits; or repatriation of remains. A Health Care Plan includes group, blanket, franchise, family or individual:

- 1. insurance policies;
- 2. subscriber contracts;
- 3. uninsured or self-funded agreements or arrangements;
- 4. coverage provided through: Health Maintenance Organizations; Preferred Provider Organizations; State or Federal Exchanges; Insurance Cooperatives and other prepayment; group practice and individual practice plans;
- 5. medical benefits provided by any governmental plan or coverage or other benefit law, except:
 - a. a state-sponsored Medicaid or similar plan; or
 - b. a plan or law providing benefits only in excess of any private or non-governmental plan;
- 6. hospital or medical service organization;

7. labor-management plans;
8. employee benefit organization plans;
9. association plans; or
10. any other “employee welfare benefit plan” as defined in the Employee Retirement Income Security Act of 1974, as amended.
11. medical benefits provided under automobile “fault” and “no-fault”-type contracts;
12. other valid and collectible dental, medical or health care benefits or services.

HIV means Human Immunodeficiency Virus, as that term is defined by the United States Centers for Disease Control.

Home Country means the country where a Covered Person has His true, fixed and permanent home and principal establishment and holds a current and valid passport. However, the Home Country of an Eligible Dependent who is a Child is the same as that of the Covered Person.

Home Health Care means nursing care, treatment and items necessary to a person’s care and health provided in the Covered Person’s house as part of an overall extended treatment plan. To qualify for Home Health Care:

1. the Home Health Care must be established and approved by the attending Physician, including certification that Confinement in a Hospital or Extended Care Facility would be required if it were not for Home Health Care;
2. nursing care and treatment must be provided by a Hospital certified to provide Home Health Care services or by a certified agency and nursing service; and
3. the Covered Person’s Physician establishes and approves in writing the plan of treatment covering the Home Health Care service.

Home Health Care does not include Custodial Care services or treatment.

Home Health Aide is a person who:

1. provides care of a medical or therapeutic nature, or who provides daily living services; and
2. reports to and is under the direct supervision of a Home Health Care Agency.

Home Health Care Agency means an agency that:

1. is constituted, licensed and operated under the provision of Title XVIII of the Federal Social Security Act, or qualified to be so operated if application was made, and certified by the jurisdiction in which the Home Health Care plan is established; and
2. is engaged primarily in providing Extended Care Facility services and other therapeutic services in the Covered Person's home under the supervision of a Physician or a Registered Nurse; and
3. maintains clinical records on all patients.

Hospital means an institution that meets all of the following:

1. it is licensed as a Hospital pursuant to applicable law;
2. it is primarily and continuously engaged in providing medical care and treatment to sick and injured persons;
3. it is managed under the supervision of a staff of medical doctors;
4. it provides 24-hour nursing services by or under the supervision of a graduate Registered Nurse (R.N.);
5. it has medical, diagnostic and treatment facilities, with major surgical facilities on its premises, or available on a prearranged basis;
6. it charges for its services.

The term Hospital does not include a clinic, facility, or unit of a Hospital for:

1. rehabilitation, convalescent, custodial, educational, long-term acute care or nursing care;
2. the aged, drug addicts or alcoholics;
3. a Veteran’s Administration Hospital or Federal Government Hospitals unless the Covered Person incurs an expense and there is a legal obligation to pay.

Hospital Stay means a Confinement in a Hospital, ordered by a Physician, over one or more nights when room and board and general nursing care are provided at a per diem charge made by the Hospital. The Hospital Stay must result directly and independently of all other causes from a covered Accident or Sickness.

Immediate Family Member means a person who is related to the Covered Person in any of the following ways: spouse or domestic partner, brother, brother-in-law, sister, sister-in-law, son, son-in-law, daughter, daughter-in-law, mother, mother-in-law, father, father-in-law, including stepparent, including stepbrother or stepsister, grandparent or grandchild(ren), aunts, uncles, Children, including legally adopted child or stepchild.

Injury or Injuries means any bodily harm that results, directly and independently of all other causes, from a covered Accident. To be covered, the Injury must first be treated while the Covered Person is insured under this Policy. A Sickness is not an Injury. All Injuries sustained in one Accident, including all related conditions and recurrent symptoms of these Injuries will be considered one Injury.

In-Network Provider means a Physician, Hospital and other healthcare providers who have contracted to provide specific medical care at a Negotiated Rate. The availability of specific providers is subject to change without notice. You should always confirm that an In-Network Provider is participating at the time services are provided by asking the provider when You make an appointment for services.

In-Patient means a Covered Person who is Confined for at least one full day's Hospital room and board. The requirement that a person be charged for room and board does not apply to Confinement in a Veteran's Administration Hospital or Federal Government Hospital and in such case, the term "in-patient" shall mean a Covered Person who is required to be Confined for a period of at least a full day as determined by the Hospital.

Intensive Care Unit means an intensive care facility, cardiac care unit or other unit or area of a Hospital:

1. which is reserved for the critically ill requiring close observation; and
2. which is equipped to provide specialized care by trained and qualified personnel and special equipment and supplies on a standby basis.

Intoxicated means a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the Covered Person is located at the time of an incident.

Maximum Benefit means the total amount of Covered Expenses that the Company will pay for the Covered Person as shown in the Schedule of Benefits.

Medically Necessary services or supplies are those that We determine to be **all** of the following:

1. appropriate and necessary for the symptoms, diagnosis or treatment of the medical condition.
2. provided for the diagnosis or direct care and treatment of the medical condition.
3. within standards of good medical practice within the organized community.
4. not primarily for the patient's, the Physician's, or another provider's convenience.
5. the most appropriate supply or level of service that can safely be provided. For Hospital Stays, this means acute care as an In-Patient is necessary due to the kind of services the Covered Person is receiving or the severity of the Covered Person's condition and that safe and adequate care cannot be received as an Out-Patient or in a less intensified medical setting.
6. not Experimental or Investigational unless approved in writing by Us.

The fact that a Physician may prescribe, authorize, or direct a service does not of itself make it Medically Necessary or covered by this Policy.

Mountaineering means the sport, hobby, or profession of walking, hiking, and climbing up mountains either: 1) utilizing harnesses, ropes, crampons, or ice axes; or 2) ascending 4,500 meters or above.

Negotiated Rate means the compensation for medical services provided by an In-Network Provider which the In-Network Provider has agreed to accept as full compensation for medical services covered under this Policy.

Out-of-Network Provider means a Physician, Hospital and other healthcare providers who have not agreed to a Negotiated Rate. A Covered Person may incur Out-of-Pocket expenses with these providers. Charges in excess of the Company's payment are the Covered Person's responsibility.

Out-Patient means a Covered Person who receives Medically Necessary treatment on an Out-Patient basis in a Hospital or another institution, including; Ambulatory Surgical Center; convalescent/Skilled Nursing Facility; or Physician's office, for an Injury or Sickness, but who is not Confined and is not charged for room and board.

Parachuting means an activity involving the breaking of a free fall using a parachute or other device that slows free fall.

Participation in Riot or Civil Commotion. "Participation" means promoting, inciting, conspiring to promote or incite, aiding, abetting, and all forms of taking part in, but shall not include actions taken in defense of public or private property, or actions taken in defense of the person of the insured, if such actions of defense are not taken against persons seeking to maintain or restore law and order including but not limited to police officers and firemen. "Riot or Civil Commotion" means all forms of public violence, disorder, or disturbance, or disturbance of the public peace, by three or more persons assembled together, whether or not acting with a common intent and whether or not damage to persons or property or unlawful act or acts is the intent or consequence of such disorder.

Physician means a person who is a qualified practitioner of medicine. As such, He must be acting within the scope of his license under the laws in the state in which he practices and providing only those medical services which are within the scope of his license or certificate. It does not include a Covered Person, an Immediate Family Member of either the Covered Person or the Covered Person's spouse.

Physical Therapy or Physiotherapy In-Patient means any form of the following administered by a Physician: (1) physical or mechanical therapy; (2) occupational therapy when prescribed by a Physician, (3) speech therapy when prescribed by Physician.

Physical Therapy or Physiotherapy Out-Patient means any form of the following administered by a Physician: (1) physical or mechanical therapy; (2) occupational therapy when prescribed by a Physician, (3) speech therapy when prescribed by Physician.

Policyholder means SMIC Trust

Policy Term or Policy Year means the period of a year or less, and any subsequent period of a year or less, that an Eligible Person is covered under this Policy, in accordance with a Certificate of Coverage, provided the premium is paid according to the agreed terms.

Pre-Existing Condition means an Injury, Sickness, disease, or other condition during the 6 month period immediately prior to the date the Covered Person's coverage is effective for which the Covered Person: 1) received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or 2) took or received a prescription for drugs or medicine.

Pregnancy means the physical condition of being pregnant, including Complications of Pregnancy.

Recognized Student Health Center means a health facility of an educational institution that provides basic health services for students during the school semester. Basic services must include staffing by a licensed medical provider (M.D., C.N.P. or R.N.) for the purpose of assessment and treatment of minor Sicknesses or Injuries and/or referral to an In-Network Provider and is approved as a Recognized Student Health Center by the Participating Member.

Registered Nurse means a graduate nurse who has been registered or licensed to practice by a State Board of Nurse Examiners or other state authority, and who is legally entitled to place the letters “R.N.” or “R. P.N.” after His name.

Rehabilitation Facility means a legally operating institution or part of an institution which has a transfer agreement with one or more Hospitals and which:

1. is primarily engaged in providing comprehensive multi-disciplinary physical rehabilitative services, occupational therapy, speech therapy or rehabilitation In-Patient care; and
2. is duly licensed by the appropriate government agency to provide such services; and
3. is required to be accredited by the Joint Commission on Accreditation of Health Care Organizations or the Commission on Accreditation of Rehabilitation Facilities.

A Rehabilitation Facility does not include institutions which provide only minimal care, Custodial Care, care for the terminally ill, part-time care, or services or facilities for Drug Abuse or alcoholism.

Sickness or Sicknesses means an illness, disorder, pathology, abnormality, ailment, disease or any other medical physical or health condition of a Covered Person, which requires treatment by a Physician while covered by this Policy. All related conditions and recurrent symptoms of the same or a similar condition will be considered the same Sickness.

Skilled Nursing Facility means a facility that provides skilled nursing 24 hours a day, seven days a week, under the supervision of a Registered Nurse, and/or skilled rehabilitative services at least five days per week. The emphasis is on skilled nursing care, with restorative, physical, occupational, and other therapies available. A Skilled Nursing Facility provides services that cannot be efficiently or effectively rendered at home or in an intermediate care facility. The service provided must be directed towards the patient achieving independence in activities of daily living, improving the patient’s condition, and facilitating discharge.

Substance Abuse means the psychological or physical dependence on alcohol or other mind-altering drugs that requires diagnosis, care, and treatment. In determining Covered Expenses, charges made for the treatment of any physiological conditions related to rehabilitation services for Alcohol & Drug Abuse or addiction will not be considered charges made for treatment of Substance Abuse.

Surgical Procedure means:

1. a cutting procedure;
2. suturing a wound;
3. treatment of a fracture;
4. reduction of a dislocation;
5. electrocauterization;
6. diagnostic and therapeutic endoscopic procedures; and
7. an operation by means of laser beam.

Third Party means a person or entity other than the Covered Person, the Participating Member or the Company.

United States (U.S.) means the 50 states of the United States of America, and the District of Columbia, Puerto Rico and the U.S. Virgin Islands.

Usual and Customary Charge (U&C) means the normal charge, in the absence of insurance, made by the provider of any Medically Necessary treatment, but not more than the prevailing charge in the area:

1. for a like service by a provider with similar training or experience; or
2. for a supply that is identical or substantially equivalent.

War means a state or period of declared or undeclared War whether civil or international, any substantial armed conflict with organized forces of a military nature between nations, states or parties. War or acts of War does include acts of terrorism.

We, Our, Us means The Pan-American International Insurance Corporation, (A Stock Company) underwriting these benefits.

You, Your means the Covered Person who meets the eligibility requirements of this Policy and whose benefits under this Policy are in force.

ELIGIBILITY, EFFECTIVE DATE AND TERMINATION PROVISIONS

Eligibility

A person is eligible for benefits under this Policy when He meets the definition of an Eligible Person shown in the Schedule of Benefits.

Enrollment for Coverage:

A Covered Person and their Eligible Dependent(s) will be eligible for coverage under this Policy subject to the particular types and amounts of benefits as specified in His enrollment form. If Eligible Dependent coverage is elected by a Covered Person, a Covered Person may also enroll His Eligible Dependent(s) for coverage on the later of:

1. the effective date of His benefits; or
2. within 31 days from the date on which the Eligible Dependent(s) arrives in the Country of Assignment-

We retain the right to investigate eligibility status and attendance records to verify eligibility requirements are met. If We discover the eligibility requirements are not met, Our only obligation is to refund any premium paid for that person.

Effective Date for a Covered Person

Coverage for a Covered Person that will be covered by this Policy starts at 12:01 AM on the latest of the following:

1. the date the requirements of a Covered Person shown in the Schedule of Benefits are met; or
2. the date the premium and completed enrollment form, if any, are received by Us or the Participating Member.

Thereafter, the benefits are effective 24 hours a day.

Termination Date for a Covered Person

Coverage for Covered Person will automatically terminate on the earliest of the following dates:

1. the date this Policy terminates;
2. the date the Participating Member is no longer eligible to sponsor coverage under this Policy;
3. the date on which the Covered Person ceases to meet the requirements of an Eligible Person shown in the Schedule of Benefits;
4. the date the Covered Person permanently leaves the Country of Assignment for His Home Country;
5. the date the Covered Person requests cancellation of coverage (the request must be in writing);
6. the premium due date for which the required premium has not been paid, subject to the Grace Period provision; or
7. the end of any period of coverage.

Coverage will end at 11:59 PM on the last date of benefits. Termination does not affect a claim for a Covered Loss due to a covered Accident or Sickness that occurs before the termination date. However, in no instance will benefits extend beyond the earlier of:

1. the end of the Benefit Period; and
2. the date benefits equal to any applicable Benefit Limit, as shown in the Schedule of Benefits, have been paid

Effective Date for an Eligible Dependent

An Eligible Dependent may only be added or dropped from coverage in the case of a qualifying event defined as marriage, death, loss of coverage, divorce, during an open enrollment. An Eligible Dependent's coverage starts at 12:00 AM on the latest of the following:

1. the effective date of the Covered Person's benefits;
2. the date the completed enrollment form and premium are received by Us.

Thereafter, the benefits are effective 24 hours a day.

Termination Date for an Eligible Dependent

An Eligible Dependent's coverage automatically ends on the earliest of the following dates:

1. the date this Policy terminates;
2. the date the Participating Member is no longer eligible to sponsor coverage under this Policy;
3. the date the Covered Person is no longer covered under this Policy;
4. the date of which the Covered Person ceases to meet the requirements of an Eligible Person shown in the Schedule of Benefits;
5. 11:59 PM on the date He permanently Departs the Country of Assignment for His Home Country;
6. the date the Covered Person requests cancellation of coverage (the request must be in writing);
7. the premium due date for which the required premium has not been paid, or
8. the date on which the Eligible Dependent ceases to meet the requirements of an Eligible Person shown in the Schedule of Benefits.

Coverage will end at 11:59 PM on the last date of benefits. Termination does not affect a claim for a Covered Loss due to a covered Accident or Sickness that occurs before the termination date. However, in no instance will benefits extend beyond the earlier of:

1. the end of the Benefit Period; and
2. the date benefits equal to any applicable Benefit Limit, as shown in the Schedule of Benefits, have been paid.

COVERAGE OF NEWBORN INFANTS

Coverage of Newborn Infants A newborn child of the Covered Person who is eligible for maternity benefits will automatically be a Covered Person for 31 days from the moment of His birth if the birth occurs while this Policy is in force.

Newborn Infant Care means Covered Expenses incurred while Hospital Confined and routine nursery care provided immediately after birth.

Expenses for routine nursery care means the charges of a Hospital and attending Physician for the care of a healthy newborn infant while Confined. Care includes treatment of standard neo-natal jaundice. In order to continue the coverage of a newborn child beyond the 31st day following His date of birth or of an adopted child beyond the 31st day following His placement:

1. written notice of the birth or of placement of the child must be provided to Us or to the Participating Member within 31 days from the date of birth or placement; and
2. the required payment of the appropriate premium, if any, must be received by Us.

If 1. and 2. above are not satisfied, coverage of a newborn child or of the adopted child will terminate 31 days from the date of birth or placement.

It is the Covered Person's responsibility to maintain all records regarding travel history, Age and provide any documents to the Participating Member, which would verify Eligibility Requirements.

COVERAGE FOR SPORTS RELATED INJURIES

We will pay benefits provided by this Policy, subject to all applicable conditions and exclusions, when the Covered Person suffers a covered Injury resulting directly and independently of all other causes from a covered Accident that occurs while He is participating in one of the following Covered Activities relating to an Intercollegiate, Intramural, Interscholastic Athletic Sports:

1. regularly scheduled practice or training;
2. regularly scheduled competition or exhibition game;
3. a scheduled tryout, workout session or team meeting; or
4. a Supervised and Sponsored Sports Activity

Definitions

For purposes of this Condition of Coverage:

Sports Organization means a School, college or university, team, league or other organization, as named in the Schedule of Benefits, that organizes, sponsors, supervises, schedules or otherwise provides Sports Covered Activities.

Supervised and Sponsored Sports Activity means a Covered Activity that:

1. takes place:
 - a. on a Sports Organization's premises during scheduled hours;
 - b. at another site at which the Covered Activity is scheduled; and
2. is sponsored, organized or otherwise provided by the Sports Organization; and
3. is supervised by a coach, referee, or by another adult specifically assigned supervisory duties and authority for that Covered Activity by the Sports Organization.

Exclusions

This coverage will not be in effect during any sports activity unless it is sponsored, organized, supervised, scheduled or otherwise provided by the Sports Organization named in the Schedule of Benefits.

DESCRIPTION OF ACCIDENT OR SICKNESS MEDICAL EXPENSE BENEFITS

This Section describes the Scope of Coverage for which Medical Benefits are payable and the *Accident or Sickness Medical Expense Benefits* provided by this Policy. Any applicable Benefit Percentages, Coinsurance, Copayments, Deductibles, Benefit Periods, Out-of-Pocket Maximums, Benefit Limits and Maximums are shown in the Schedule of Benefits. Please read these and the *Exclusions* Section in order to understand all of the terms, conditions and limitations applicable to these benefits.

SCOPE OF COVERAGE APPLICABLE TO MEDICAL EXPENSE BENEFITS

Covered Expenses and any applicable Coinsurance, Copayments, Deductibles, Benefits Periods, Out-of-Pocket Maximum, Benefit Limits and Benefit Maximums are shown in the Schedule of Benefits.

Other Health Care Plan Benefits

When another Health Care Plan provides benefits in the form of services rather than cash payments, We will consider the reasonable cash value of such service in determining whether any Deductible has been satisfied, or any amount by which any benefit provided by this Policy will be reduced.

Full Excess Medical Expense

We will pay Covered Expenses:

1. after the Covered Person satisfies any Deductible, Coinsurance, Copayments; Out-of-Pocket Maximums; and
2. only when they are in excess of amounts payable by any other Health Care Plan whether or not claim has been made for benefits it provides.

We will pay benefits without regard to any Coordination of Benefits provision in such Health Care Plan.

ACCIDENT OR SICKNESS MEDICAL EXPENSE BENEFITS

We will pay the benefits shown in the Schedule of Benefits for Covered Expenses incurred by the Covered Person, subject to all applicable conditions and exclusions, for Medically Necessary treatment of a covered Sickness or Injury that resulted directly and independently of all other causes from a covered Accident or Sickness.

Benefits will be paid:

1. when Covered Expenses incurred exceed any applicable Coinsurance, Copayments, Out-of-Pocket Maximums and individual Deductible within the number of days from the date of the covered Accident or Sickness specified in the Schedule of Benefits; and
2. as long as the first Covered Expense has been incurred within the number of days specified in the Schedule of Benefits; and
3. until any applicable Benefit Period shown in the Schedule of Benefits has expired; and
4. until the total of Covered Expenses paid equals any applicable Benefit Limit or Maximum Benefit shown in the Schedule of Benefits; and
5. until Benefits paid for all Covered Persons under the Policy equal the Total Maximum for Accident or Sickness Medical Expense Benefits shown in the Schedule of Benefits.

MEDICAL EXPENSE BENEFITS

Covered Expenses

AMBULANCE SERVICES

We will pay Covered Expenses incurred for ground or air ambulance service to transport the Covered Person from the place where the covered Accident or Sickness occurred to the nearest medically appropriate facility.

BEHAVIORAL HEALTH SERVICES EXPENSE BENEFIT

Behavioral health services are the evaluation, management, and treatment of a Covered Person with a mental health or Substance Abuse disorder.

For the purposes of this Policy mental health disorder shall be defined as mental illness. Mental illness means:

- Any mental disorder and substance use disorder that is listed in the most recent revised publication or the most updated volume of either the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association or the International Classification of Disease Manual (ICD) published by the World Health Organization;
- Substance Use disorder does not include addiction to or abuse of tobacco and/or caffeine.

Mental disorders are covered under **Mental and Nervous Disorders** as stated within the Schedule of Benefits. Substance use disorders are covered under **Substance Abuse Expense Benefit** as stated within the Schedule of Benefits.

A. Mental Health Services

This Policy covers Medically Necessary services for the treatment of mental health disorders in a general or specialty Hospital or Out-Patient facilities that are licensed under the laws by the state in which the facility is located as a general or specialty Hospital or Out-Patient facility.

We reserve the right to review In-Network and Out-of-Network programs, Hospitals and In-Patient facilities, and the specific services provided to decide whether a program, Hospital or In-Patient facility, or specific services rendered meets Our program requirements, content and criteria. If Our program content and criteria are not met, the services are not covered under this Policy. Our program content and criteria are defined below.

In-Patient

If the Covered Person is an In-Patient in a general or specialty Hospital for mental health services, this Policy covers Medically Necessary Hospital services and the services of an attending Physician for the number of Hospital days shown in the Schedule of Benefits.

Intermediate Care Services

Intermediate Care Services are facility based programs used as a step down from a higher level of care or a step-up from standard care.

This Policy covers the following Medically Necessary Intermediate Care Services for mental health:

- **Partial Hospital Program (PHP)** – This Policy covers partial Hospital programs that meet Our criteria for participation and program requirements.
- **Intensive Out-Patient Program (IOP)** – This Policy covers intensive Out-Patient programs meet Our criteria for participation and program requirements.

In a Provider's Office

This Policy covers the following mental health specialists:

- Board certified psychiatrists;
- Licensed clinical psychologists;
- Clinical social workers (licensed or certified at the independent practice level);
- Licensed nurse clinicians (with a Master's degree in nursing and certification by the ANA as a clinical specialist in psychiatric and mental health nursing); AND
- Licensed mental health counselor

The above providers must be licensed and certified in the state where You receive the service and must meet Our credentialing criteria.

Covered mental health services include Medically Necessary individual psychotherapy, group psychotherapy, and family therapy, when rendered by the appropriate mental health specialist, as listed above.

Psychological testing and neuropsychological testing are covered when Medically Necessary and rendered by a neuropsychologist, psychologist, or pediatric neurodevelopmental specialist.

This Policy covers medication visits when rendered by a psychiatrist or a clinical nurse specialist in behavioral health.

This Policy does NOT cover mental health services when:

- the provider does NOT meet Our eligibility and/or credentialing requirements; or
- treatment is rendered at facilities that are not approved and/or licensed by the state in which the facility is located.

B. Substance Use Disorder Treatment

This Policy covers Medically Necessary services for the treatment of substance use disorder in a Hospital, substance use disorder treatment facility, or an acute substance use disorder Rehabilitation Facility or residential facility that is licensed under the laws by the state in which the facility is located as a Hospital, a substance use disorder treatment facility, or an acute substance use disorder residential/rehabilitative facility.

We reserve the right to review In-Network and Out-of-Network programs, Hospital or In-Patient facilities, acute substance use disorder Rehabilitation Facility or residential facilities and the specific services provided. We decide whether a program, Hospital or In-Patient facility, acute substance use disorder Rehabilitation Facility, residential facility, or specific services rendered meets Our program requirements, content and criteria. If Our program requirements, content and criteria are not met, the services are not covered under this Policy. Our program content and criteria are defined below.

In-Patient Hospital

If the Covered Person is an acute In-Patient in a general or specialty Hospital for behavioral health services, We cover Medically Necessary acute Hospital services for detoxification.

Substance Use Disorder Treatment/Intermediate Care Services

This Policy covers services for the treatment of substance use disorder for individuals and family members covered under this Policy when rendered at a substance use disorder treatment facility or a state-licensed provider/program.

Intermediate Care Services are facility based programs used as a step down from a higher level of care or a step-up from standard Out-Patient care.

This Policy covers the following Medically Necessary Intermediate Care Services for substance use disorder:

- **Partial Hospital Program (PHP)** – This Policy covers partial Hospital programs that meet Our criteria for participation and program requirements.
- **Intensive Out-Patient Program (IOP)** – This Policy covers intensive Out-Patient programs that meet Our criteria for participation and program requirements.

In a Provider's Office

This Policy covers services for the treatment of substance use disorder for Covered Person's covered under this Policy. The services may be rendered in a provider's office.

This Policy covers the following behavioral health specialists:

- Psychiatrists;
- Licensed independent clinical psychologists;
- Clinical social workers (licensed or certified at the independent practice level);
- Licensed nurse clinicians (with a Master's degree in nursing and certification by the ANA as a clinical specialist in psychiatric and mental health nursing); AND
- Licensed mental health counselor.

The above providers must be licensed and certified in the state where You receive the service. The above providers must meet Our credentialing criteria to be considered for benefit coverage. Covered substance use disorder services include Medically Necessary individual evaluation and psychotherapy, group psychotherapy, and family therapy when rendered by a behavioral health specialist, as listed above.

This Policy does NOT cover Substance Use disorder treatment when:

- the provider does NOT meet Our eligibility and/or credentialing requirements; or
- treatment is rendered at facilities that are not approved and/or licensed by the state in which the facility is located.

BREAST RECONSTRUCTION DUE TO MASTECTOMY

If breast reconstruction is provided in connection with a covered mastectomy, We will pay Covered Expenses for the following:

1. Reconstruction of the breast on which the mastectomy has been performed;
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance;
3. Prosthesis; and Treatment for physical Complications of all stages of mastectomy, including lymphedemas.

CANCER CLINICAL TRIALS

For a Covered Person diagnosed with cancer and accepted into a phase I, phase II, phase III, or phase IV clinical trial for cancer, We will pay Covered Expenses for all routine patient care costs related to the clinical trial if the Covered Person's treating Physician, who is providing covered health care services to the Covered Person under this Policy, recommends participation in the clinical trial after determining that participation in the clinical trial has a meaningful potential to benefit the Covered Person. For purposes of this provision, a clinical trial's endpoints shall not be defined exclusively to test toxicity, but shall have a therapeutic intent.

The treatment shall be provided in a clinical trial that either:

1. involves a drug that is exempt under federal regulations from a new drug application; or
2. that is approved by one of the following:
 - i. One of the National Institutes of Health;
 - ii. The federal Food and Drug Administration, in the form of an investigational new drug application;
 - iii. The United States Department of Defense; or
 - iv. The United States Veterans' Administration.

The provision of services when required by this provision shall not, in itself, give rise to liability on the part of the Company.

ANNUAL CERVICAL CYTOLOGY SCREENING FOR CERVICAL CANCER AND ITS PRECURSOR STATES FOR WOMEN

We will pay Covered Expenses incurred for cervical cytology screening which includes an annual pelvic examination, collection and preparation of a Pap smear and laboratory and diagnostic services in connection with examining and evaluating the Pap smear. (Cervical screenings are not subject to the Deductible provision).

CHILD PREVENTIVE AND PRIMARY CARE SERVICES

We will pay Covered Expenses incurred for preventive and primary care services, including physical examinations, measurements, sensory screening, neuro-psychiatric evaluation, and development screening, which coverage shall include unlimited visits for Children up to the Age 12 years, and 3 visits per year for minor Children ages 12 years up to 18 years of Age, and 1 visit per year for covered Children 21 years of Age. Preventive and primary care services shall also include, as recommended by the Physician, hereditary and metabolic screening at birth, newborn hearing screenings, immunizations, urinalysis, tuberculin tests, and hematocrit, hemoglobin, and other appropriate blood tests, including tests to screen for sickle hemoglobinopathy.

COLORECTAL CANCER SCREENINGS

We will pay Covered Expenses incurred for colorectal cancer screenings. Colorectal screenings shall be in compliance with the American Cancer Society colorectal cancer screening guidelines.

DENTAL SERVICES

We will pay Covered Expenses incurred for dental treatment, including X-rays, for injury to a natural tooth:

1. with no fillings or cavities or only fillings or cavities that do not undermine the tooth cusps; and
2. for which pulpal tissues are healthy and intact; and
3. for which periodontal tissue shows little or no signs of active or chronic inflammation. For benefit review purposes, each tooth unit is evaluated under these criteria rather than a blanket rating of the whole mouth.
4. repair to sound, natural teeth
5. for services rendered within 12 months of the Accident; unless specifically covered by this Policy

Covered Expenses include examinations, x-rays, restorative treatment, endodontics, oral surgery, initial braces required for treatment of a covered Injury and treatment of gingivitis resulting from trauma.

DIABETIC SUPPLIES/EDUCATION

We will pay Covered Expenses incurred for equipment, supplies, and other Out-Patient self-management training and education, including medical nutritional therapy, for the treatment of insulin-dependent diabetes, insulin-using diabetes, gestational diabetes, and non-insulin using diabetes if prescribed by a health care professional legally authorized to prescribe such item.

EMERGENCY ROOM AND EMERGENCY ROOM TREATMENT

We will pay Covered Expenses incurred for Out-Patient Emergency Room and Emergency Room Treatment performed in a Hospital, up to the Maximum Benefit shown in the Schedule of Benefits. Covered Expenses charged by the Emergency Room Physician and related x-ray/laboratory interpretations are included under this benefit.

HOME HEALTH CARE

We will pay Covered Expenses incurred for care and treatment rendered to the Covered Person by a Home Health Care Agency for:

1. part-time nursing care by or supervised by a registered graduate nurse;
2. part-time Home Health Aide service which consists of caring for the patient;
3. physical, speech, and occupational therapies when indicated in conjunction with the Covered Person's discharge placement through a Rehabilitation Facility approved by the attending Physician and by Us;
4. nutritional counseling;
5. medical social services by a qualified social worker licensed by the jurisdiction in which services are rendered.

Home Health Care services must be preceded by a Minimum Hospital Stay and must begin within the specified number of consecutive days of discharge from a Hospital or Extended Care or Rehabilitation Facility. The minimum Hospital Stay and the number of consecutive days within which Home Health Care must begin are shown in the Schedule of Benefits.

For the purpose of determining the number of Home Health Care visits payable, each visit by a member of a Home Health Care Agency shall be considered as one Home Health Care Visit. Up to four hours of Home Health Aide service shall also be considered as one Home Health Care Visit.

HORMONE REPLACEMENT THERAPY

If prescription drugs are covered, such coverage will include expenses incurred for hormone replacement therapy that is prescribed or ordered for treating symptoms and conditions of menopause.

HOSPITAL MISCELLANEOUS EXPENSES IN-PATIENT

We will pay the miscellaneous expenses charged by a Hospital. Miscellaneous expenses include, but are not limited to operating room, X-rays, laboratory tests, nurse services, anesthesia, drugs (excluding take-home drugs) or medicines, supplies, therapeutic services, and all necessary charges other than room and board, for services received during a Hospital Stay.

Miscellaneous expenses do not include personal supplies and services, such as barber or beautician services, telephone charges, transportation, guest meals, radio or television, extra beds or cots, meals for guests, take home items or other convenience items when provided during a Hospital Stay.

HOSPITAL MISCELLANEOUS EXPENSES OUT-PATIENT

We will pay the miscellaneous expenses charged by a Hospital or an Ambulatory Medical or Surgical Center. Miscellaneous expenses include, but are not limited to operating room, anesthesia, drugs or medicines, supplies, therapeutic services, and all necessary charges other than room and board, for services received during Out-Patient medical or surgical treatment.

Miscellaneous expenses do not include personal supplies and services, such as barber or beautician services, telephone charges, transportation, guest meals, radio or television, extra beds or cots, meals for guests, take home items or other convenience items.

IN-PATIENT HOSPITAL SERVICES

We will pay Covered Expenses for:

1. Confinement in an intensive care for each day of such Confinement this includes nursing services;
2. any other Confinement for each day of the Hospital Stay.
3. Room and Board Expenses
4. The daily room rate for when a Covered Person is confined in a Hospital and general nursing care is provided and charged for by the Hospital. In computing the number of days payable under this benefit, the date of admission will be counted but not the date of discharge.

Treatment of Mental and Nervous disorders is not covered as a Hospital service if treatment is provided in a Hospital.

IMMUNIZATION AND VACCINATION

We will pay Covered Expenses for immunizations and vaccinations, and the administration of, that are recommended by the Center for Disease Control (CDC) as published on their Recommended Immunization Schedule.

INJECTABLE AND PROVIDER ADMINISTERED DRUGS

We will pay Covered Expenses on an Out-Patient basis when administered in the Physician's office or other Out-Patient setting. Services must be charged on the Physician's statement.

MAMMOGRAPHY SCREENING, ONE BASELINE MAMMOGRAM AND ONE MAMMOGRAM PER YEAR

Coverage is as follows:

1. female Covered Persons are allowed one baseline mammogram;
2. female Covered Persons are allowed a screening mammogram annually; (Mammograms are not subject to the Deductible provision.)

NURSING SERVICES

We will pay Covered Expenses incurred for services other than routine Hospital care, rendered by a private duty nursing (PDN).

ORAL ANTI-CANCER PRESCRIPTION DRUGS

We will pay Covered Expenses incurred for orally administered anti-cancer medications. The Deductible, if any, will not apply and the Copayment will not exceed the lesser of the applicable Copayment shown in the Schedule of Benefits or \$200 for a 30-day supply for medications obtained at a retail pharmacy.

PROSTHETIC DEVICES AND ORTHOTICS

We will pay Covered Expenses incurred, that are Medically Necessary, for initial prosthetic devices and orthotics, including their fitting, which are required in connection with treatment of a covered Injury or Sickness. Prosthetic devices and orthotics will be paid as shown in the Schedule of Benefits. We do not pay for repair or replacement of prosthetic devices or orthotics.

OUT-PATIENT CT SCANS & MRIS

We will pay Covered Expenses incurred for CT Scans and MRIs performed on an Out-Patient basis at a Hospital or other licensed facility.

OUT-PATIENT LABORATORY TESTS

We will pay Covered Expenses incurred for laboratory tests performed on an Out-Patient basis at a Hospital or other licensed facility.

OUT-PATIENT X-RAYS

We will pay Covered Expenses incurred for X-rays performed on an Out-Patient basis at a Hospital or other licensed facility.

PHYSICAL THERAPY IN-PATIENT

We will pay Covered Expenses incurred for In-Patient Physical Therapy. Physical Therapy includes but not limited to: (1) physical or mechanical therapy; (2) occupational therapy when prescribed by a Physician, (3) speech therapy when prescribed by Physician.

PHYSICAL THERAPY OUT-PATIENT

We will pay Covered Expenses incurred for Out-Patient Physical Therapy. Physical Therapy includes but not limited to: (1) physical or mechanical therapy; (2) occupational therapy when prescribed by a Physician, (3) speech therapy when prescribed by Physician.

PRE-EXISTING CONDITIONS

We will pay Covered Expenses incurred for diagnosis or treatment as shown in the Schedule of Benefits.

PREGNANCY, COMPLICATIONS OF PREGNANCY, AND PRE-NATAL EXPENSE BENEFIT

We will pay Covered Expenses incurred, to a Covered Person, as a result of Pregnancy or any Complications of Pregnancy resulting from any of these, to the extent shown in the Schedule of Benefits. In no event will the Company's maximum liability exceed the maximum stated in the Schedule of Benefits, as to Covered Expenses during any one period of individual coverage.

Benefits will be payable for Covered Expenses a Covered Person incurs before, during, and after delivery of a child, including Physician, Hospital, laboratory, and ultrasound services. Coverage for the In-Patient postpartum stay for the Covered Person and her newborn child in a Hospital will cover a period of hospitalization for maternity and newborn infant care for:

- a. a minimum of 48 hours of In-Patient care following a vaginal delivery; or
- b. a minimum of 96 hours of In-Patient care following delivery by cesarean section.

Coverage for a length of stay shorter than the minimum period mentioned above may be permitted if the Covered Person's attending Physician determines further In-Patient postpartum care is not necessary for the Covered Person or her newborn child provided the following are met:

- 1) In the opinion of the Covered Person's attending Physician, the newborn child meets the criteria for medical stability in the guidelines for Perinatal Care prepared by the Academy of Pediatrics and the American College of Obstetricians and Gynecologists that determine the appropriate length of stay based upon the evaluation of:
 - a) The antepartum, intrapartum, postpartum course of the mother and infant;
 - b) The gestational stage, birth weight, and clinical condition of the infant;
 - c) The demonstrated ability of the mother to care for the infant after discharge; and
 - d) The availability of post discharge follow up to verify the condition of the infant after discharge; and
- 2) One (1) at-home post delivery care visit is provided to the Covered Person at her residence by a Physician or Registered Nurse performed no later than forty-eight (48) hours following discharge of the Covered Person and her newborn child from the Hospital. Coverage for this visit includes, but is not limited to:
 - a) Parent education;
 - b) Assistance in training in breast or bottle feeding; and
 - c) Performance of any maternal or neonatal tests routinely performed during the usual course of In-Patient care for the Covered Person or newborn child, including the collection of an adequate sample for the hereditary and metabolic newborn screening. (At the Covered Person's discretion, this visit may occur at the Physician's office.)

PHYSICIAN SERVICES

We will pay Covered Expenses incurred for physician services listed below.

Surgery

1. Covered Expenses charged for performing a Surgical Procedure. If two or more surgical procedures are performed through the same incision or in the immediate succession at the same operative session, the maximum amount paid will not exceed the benefit for the one of such procedures for which the largest benefit is payable.
2. Covered Expenses charged by an assistant surgeon assisting a Physician performing a Surgical Procedure.
3. Surgeon fees for performing the surgery.

Second Opinion or Consultation – Covered Expenses charged by a Physician for a second or third surgical opinion or consultation. Covered Expenses will be paid under this benefit or under the Physician's Visits benefit, but not both on the same day.

Anesthesia and its Administration – Covered Expenses charged by a Physician for anesthesia and its administration during a Surgical Procedure whether on an In-Patient or Out-Patient basis.

In-Hospital Visits or Out-Patient Office Visits – Covered Expenses charged by a Physician for other than pre- or post-operative care, second or third opinion or consultation:

1. for in-Hospital visits; and
2. tests and procedures; and
3. for office visits.

In-Hospital Visits are limited to one visit per day. Benefits do not apply when related to surgery or Physiotherapy. Covered Expenses will be paid under the In-Patient benefit or under the Out-Patient benefit for Physician's Visits, but not both on the same day.

Out-Patient Office Visits are limited to one visit per day. Benefits do not apply when related to surgery or Physiotherapy. Covered Expenses will be paid under the In-Patient benefit or under the Out-Patient benefit for Physician's Visits, but not both on the same day.

PRE-ADMISSION TESTING

We will pay Covered Expenses charged for pre-admission testing. In-Patient Confinement must occur within 3 days of the testing.

PRESCRIPTION DRUGS

We will pay the Covered Expenses incurred for drugs that:

1. can only be obtained through a Physician's written prescription; and
2. are approved for such prescription use by the Federal Drug Administration (FDA).

We will also pay Covered Expenses incurred for drugs that meet 1. above and are prescribed by a Physician for therapeutic use not specifically approved by the FDA.

PROSTATE SCREENING TESTS

We will pay Covered Expenses for Prostate Specific Antigen tests and the Office Visit associated with this test when ordered by the Covered Person's Physician or nurse practitioner.

RADIATION/ CHEMOTHERAPY THERAPY EXPENSE BENEFIT

We will pay Covered Expenses incurred by a Covered Person, for drugs used in antineoplastic therapy and the cost of its administration. Coverage is provided for any drug approved by the Federal Food and Drug Administration (FDA), regardless of whether the specific neoplasm for which the drug is being used as treatment is the specific neoplasm for which the drug was approved by the FDA, so long as:

1. the drug is ordered by a Physician for the treatment of a specific type of neoplasm;

2. the drug is approved by the FDA for use in antineoplastic therapy;
3. the drug is used as part of an antineoplastic drug regimen;
4. current medical literature substantiates its efficacy, and recognized oncology organizations generally accept the treatment; and
5. the Physician has obtained informed consent from the patient for the treatment regimen that includes FDA approved drugs for off-label indications.

REHABILITATIVE BRACES AND APPLIANCES

We will pay Covered Expenses for rehabilitative braces and appliances prescribed by a Physician. It must be durable medical equipment that has therapeutic value for the Covered Person that: (1) is primarily and customarily used to serve a medical purpose; (2) can withstand repeated use; and (3) generally is not useful to a person in the absence of the covered Injury or Sickness.

Benefits will not be paid for:

1. Rental charges in excess of the purchase price.
2. For the replacement of durable medical equipment.

RENAL DIALYSIS/ HEMODIALYSIS

We will pay Covered Expenses incurred for renal dialysis/ hemodialysis that are prescribed and administered by a Physician.

SKILLED NURSING FACILITY

We will pay Covered Expenses incurred for In-Patient services and supplies provided by a Skilled Nursing Facility. The amount by which Your room charge exceeds the prevailing two-bed room rate of the Skilled Nursing Facility is not considered covered under this Policy.

TESTS AND PROCEDURES (OUT-PATIENT)

We will pay Covered Expenses incurred as shown in the Schedule of Benefits, that are Medically Necessary, for: 1) diagnostic services and medical procedures; and 2) performed by a Physician. Covered Expenses under this benefit exclude Physician's Visits, Physical Therapy or Physiotherapy, X-Rays and Laboratory Procedures.

WALK-IN CLINIC OR URGENT CARE

We will pay Covered Expenses incurred for treatment of short-term medical care for non-life threatening conditions.

GENERAL LIMITATIONS AND EXCLUSIONS APPLICABLE TO ACCIDENT OR SICKNESS MEDICAL EXPENSE BENEFITS

Limitation for Sports Injuries

Benefits will be paid for Covered Expenses incurred for treatment of covered Injuries that result directly and independently of all other causes from a covered Accident that occurred while the Covered Person was participating in any covered sports related activity as shown in the **COVERAGE FOR SPORTS RELATED INJURIES** provision. Benefits will not exceed the Benefit Limit shown in the Schedule of Benefits.

Limitation for Motor Vehicle Accidents

Benefits will be paid for Covered Expenses incurred for treatment of covered Injuries that result directly and independently of all other causes from a covered Accident that occurred while the Covered Person was riding in or driving a motor vehicle. Benefits will not exceed the Benefit Limit shown in the Schedule of Benefits.

Limitation for Contributory School and/or Sports Coverage

If benefits are payable for any covered Accident under this Policy and under another blanket accident benefit plan issued by Us:

1. benefits will be payable first under that policy; and
2. the total of benefits payable under both policies will not exceed the Maximum Benefit amount in the policy that provides the greater maximum.

Non-Duplication of Benefits

This provision applies if:

1. any other Health Care Plan covers the Covered Person; and
2. total benefits under all Plans would exceed the Covered Expenses actually incurred; and
3. We are not defined as primary under another Health Care Plan's Coordination of Benefits provision.

When the total of benefits payable by all Health Care Plans, whether or not claim is made for those benefits, exceeds Covered Expenses incurred, any Expense-Incurred Accident or Sickness Benefits We pay will be reduced by such excess.

Non-Duplication of Benefits When This Policy and Other Plans Are Excess

This provision applies if benefits under any other Health Care Plan are covered under this Policy, and coverage under this Policy and the other Plan are excess. We pay a pro rata share of the total amount of Covered Expenses. In no case will the total benefits payable exceed 100% of the Covered Expenses.

Our pro rata share equals the total of benefits payable under this Policy multiplied by a fraction, of which the numerator is the benefits We pay and the denominator is the total of benefits payable by all Health Care Plans for the same covered Accident or Sickness.

Multiple Coverages

The Covered Person is not eligible for blanket Accident or Sickness benefits under more than one policy issued by Us. If premium is being paid under more than one such policy, benefits will be in effect under the policy providing the greatest benefit, and premium paid under any other policies will be refunded.

GENERAL EXCLUSIONS

In addition to any benefit-specific exclusion, benefits will not be paid for any covered Injury or Sickness, Covered Loss, Covered Expense which directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in this Policy:

1. Intentionally self-inflicted Injury, suicide or any attempt thereat while sane or insane.
2. Commission or attempt to commit a felony or an assault or other illegal activity.
3. Commission of or active Participation in a Riot, Civil Commotion or insurrection.
4. Injury sustained while taking part in Mountaineering, hang gliding, Parachuting, parasailing, bungee jumping, and any sport or athletic activity which is undertaken for thrill seeking and exposes You to abnormal or extreme risk of injury.
5. Declared or undeclared War or acts of War.
6. Flight in; boarding; or alighting from an aircraft or any craft designed to fly above the earth's surface, except as:
 - a. A fare-paying passenger on a regularly scheduled commercial or charter airline;
7. Participation in any motorized race or contest of speed.
8. An Accident if the Covered Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, unless: (a) the Covered Person holds a valid learner's permit and (b) the Covered Person is receiving instruction from a Driver's Education Instructor.
9. The Covered Person being legally Intoxicated as determined according to the laws of the jurisdiction in which the covered Accident or Sickness occurred.
10. Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage.
11. Injuries paid under Workers' Compensation, Employer's liability laws or similar occupational benefits or while engaging in an occupation for monetary gain from sources other than the Participating Member.
12. A covered Accident or Sickness that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time.
13. Practice or Play in any professional or semi-professional sports activity, including travel to and from the activity and practice.
14. Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant.
15. Services or treatment rendered by any person who is: a.) employed or retained by the Participating Member; b.) living in the Covered Person's household; c.) an Immediate Family Member of either the Covered Person or the Covered Person's spouse; or d.) the Covered Person.
16. Any service, treatment or supply that is not considered Medically Necessary as defined in this Policy.
17. Any elective or routine treatment, surgery, health treatment, or examination, including any service, treatment or supplies that: (a) are deemed to be Experimental or Investigational; and (b) are not recognized and generally accepted medical practice in the United States unless otherwise noted in the Schedule of Benefits.
18. Eyeglasses, contact lenses, prescriptions or fitting of eyeglasses or contact lenses; treatment for visual defects and problems; or examinations or prescriptions therefore; unless directly resulting from an Injury while covered under this Policy.
19. Treatment in any Veteran's Administration, Federal, or state facility, unless there is a legal obligation to pay.
20. Services or treatment provided by persons who do not normally charge for their services, unless there is a legal obligation to pay.
21. Rest cures or Custodial Care.
22. Orthopedic appliances used mainly to protect an Injury so that the Covered Person can take part in interscholastic, intercollegiate, intramural, club, professional or semiprofessional or recreational sports.
23. Expenses payable by any automobile insurance policy without regard to fault resulting from a motor vehicle accident in excess of that which is payable under any Health Care Plan.
24. Organ transplants; medical treatment related to organ transplants, whether as donor or recipient; this includes expenses incurred for the evaluation process, the transplant surgery, post-operative treatment, and expenses incurred in obtaining, storing or transporting a donor organ. In relation to a bone marrow or stem cell transplant this exclusion would include harvesting & mobilization charges.
25. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extractions of teeth, craniomandibular disorders (CMD), temporomandibular joint dysfunction (TMJ) or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia, unless otherwise noted.

26. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury, nasal and sinus surgery (except for treatment to chronic purulent sinusitis).
27. For diagnostic investigation or medical treatment for reproductive services, infertility, fertility, or for male or female voluntary sterilization procedures, or the reversal male or female voluntary sterilization procedures.
28. Diagnosis and treatment of learning disabilities of developmental delays.
29. Diagnosis and treatment of sleep disorders.
30. Treatment of acne.
31. Treatment of HIV infection, HIV related illness and AIDS.
32. A covered Accident or Sickness that occurs while the Covered Person's in their Home Country.
33. Routine physical exams and medical services or wellness visits except as specifically provided for in this Policy.
34. Any Medical Expense not specifically covered by this Policy.
35. Hearing examinations; hearing aids; treatment for hearing defects and problems. "Hearing defects" means any physical defect of the ear which does or can impair normal hearing, apart from the disease process.
36. Treatment of medically diagnosed congenital defects, birth abnormalities and premature birth or Complications thereof which arise from such conditions.
37. Dental care or treatment other than care of sound, natural teeth and gums required on account of Injury resulting from an Accident or emergency pain relief treatment to natural teeth while the Covered Person is covered under the Policy, and rendered within 12 months of the Accident.
38. Foot care including corns; bunions; calluses.
39. Expenses for allergy treatment.
40. Health spa or similar facilities; strengthening programs.
41. Pre-existing Conditions in excess of \$2,500 except for a Covered Person who has been continuously insured for at least 6 consecutive months under this Policy.
42. Reproductive/Infertility services including but not limited to: fertility tests; infertility (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception; premarital examinations; impotence, organic or otherwise; tubal ligation (except for a Medical Necessity); vasectomy; sexual reassignment surgery; reversal of sterilization procedures.
43. Cosmetic procedures, except Cosmetic Surgery required to correct an Injury for which benefits are otherwise payable under this Policy.

CLAIM PROVISION

Notice of Claim

Written or authorized electronic/telephonic notice must be given to Us or Our authorized agent within 90 days after a covered Accident or Sickness occurs or the loss begins or as soon as reasonably possible, but in no case any longer than 12 months after the date of loss. If written or authorized electronic/telephonic notice is not given in that time, the claim will not be invalidated or reduced if it is shown that written or authorized electronic/telephonic notice was given as soon as was reasonably possible. Notice can be given to Us, such other place as We may designate for the purpose, or to Our authorized agent. Notice should include the Participating Member's name and Member Plan Number and the Covered Person's name and address.

Claim Forms

We send forms for filing proof of loss when We receive the notice of claim. If claim forms are not sent within 15 days after We receive notice, the proof requirements will be met by submitting, within the time fixed in this Policy for filing proof of loss, written or authorized electronic proof of the nature and extent of the loss for which claim is made.

Claimant Cooperation Provision

Failure of a claimant to cooperate with Us in the administration of the claim may result in termination of the claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

Proof of Loss

Written or authorized electronic proof of loss satisfactory to Us must be given to Us at Our office, within 90 days of the loss for which claim is made. If: (a) benefits are payable as periodic payments; and (b) each payment is contingent upon continuing loss, then proof of loss must be submitted within 90 days after the termination of each period for which We are liable. If written or authorized electronic notice is not given within that time, no claim will be invalidated or reduced if it is shown that such notice was given as soon as reasonably possible. In any case, written or authorized electronic proof must be given not more than 12 months after the time it is otherwise required, except if proof is not given solely due to the lack of legal capacity.

Time of Payment of Claims

We will pay benefits due under this Policy for any loss, other than a loss for which this Policy provides any periodic payment, immediately upon receipt of due written or authorized electronic proof of such loss. Subject to due written or authorized electronic proof of loss, all accrued benefits for loss for which this Policy provides periodic payment will be paid monthly unless otherwise specified in the benefit descriptions. Any balance remaining unpaid at the termination of liability will be paid immediately upon receipt of proof satisfactory to Us, unless otherwise stated in this Policy.

Payment of Claims

All benefits will be paid in United States currency. Benefits for loss of life will be payable in accordance with the Beneficiary provision and these Claim Provisions. All other proceeds payable under this Policy, unless otherwise stated, will be payable to the Covered Person or to His estate. If any payee of benefits is a minor or otherwise legally incompetent, We will pay benefits to the person designated as His legal guardian or conservator.

If the amount of any benefit payable is determined based on benefits payable under another Health Care Plan, We have the right to require the Covered Person to provide information about that Plan and benefits paid or payable for the same claim before We pay benefits. We may, at Our option, pay any Accident or Sickness Medical Benefits directly to a health care provider that renders services to the Covered Person, unless the Covered Person requests in writing when submitting the claim that such payment not be made to the provider.

If We are to pay benefits to the estate or to a person who is incapable of giving a valid release, We may pay \$1,000 to a relative by blood or marriage whom We believe is equitably entitled. Any payment made by Us in good faith pursuant to this provision will fully discharge Us to the extent of such payment and release Us from all liability for that payment.

Beneficiary

The beneficiary is the person or persons the Covered Person names or changes on a form executed by Him and satisfactory to Us. This form may be in writing or by any electronic means agreed upon between Us and the Participating Member. Consent of the beneficiary is not required to affect any changes, unless the beneficiary has been designated as an irrevocable beneficiary, or to make any assignment of rights or benefits permitted by this Policy.

A beneficiary designation or change will become effective on the date the Covered Person executes it. However, We will not be liable for any action taken or payment made before We record notice of the change at Our Home Office.

If more than one person is named as beneficiary, the interests of each will be equal unless the Covered Person has specified otherwise. The share of any beneficiary who does not survive the Covered Person will pass equally to any surviving beneficiaries unless otherwise specified.

If there is no named beneficiary or surviving beneficiary, or if the Covered Person dies while benefits are payable to Him, We may make direct payment to the first surviving class of the following classes of persons:

1. Spouse or domestic partner;
2. Child or Children;
3. parents;
4. siblings;
5. estate of the Covered Person.

Physical Examination and Autopsy

We, at Our own expense, have the right and opportunity to examine the Covered Person when and as often as We may reasonably require while a claim is pending and to make an autopsy in case of death where it is not forbidden by law.

We have the right to secure a second opinion regarding treatment or hospitalization. Failure of a Covered Person to present himself or herself for examination by a Physician when requested shall authorize Us to: (1) withhold any payment of Covered Expenses until such examination is performed and Physician's report received; and (2) deduct from any amounts otherwise payable hereunder any amount for which We have become obligated to pay to a Physician retained by Us to make an examination for which the Covered Person failed to appear. Said deduction shall be made with the same force and effect as a Deductible herein defined.

Legal Actions

No action at law or in equity will be brought to recover benefits under this Policy less than 60 days after satisfactory proof of loss has been furnished as required by this Policy. No such action will be brought more than three years after the time such written proof of loss must be furnished.

Recovery of Overpayment

If benefits are overpaid, We have the right to recover the amount overpaid by either of the following methods.

1. A request for lump sum payment of the overpaid amount.
2. A reduction of any amounts payable under this Policy.

If there is an overpayment due when the Covered Person dies, We may recover the overpayment from the Covered Person's estate.

Right of Recovery of Overpayment or Error: Whenever the Company has made payments with respect to benefits payable under this Policy in excess of the amount necessary, We shall have the right to recover such payments. The Company shall notify the Covered Person or health care provider of such overpayment and request reimbursement from the Covered Person or health care provider. However, should the Covered Person or health care provider not provide such reimbursement, the Company has the right to offset such overpayment against any other benefits payable to the Covered Person or health care provider under this Policy to the extent of the overpayment.

If there is an overpayment due when the Covered Person dies, We may recover the overpayment from the Covered Person's estate.

Subrogation

We have the right to recover all payments including future payments, which We have made, or will be obligated to pay in the future, to the Covered Person from anyone liable for the Covered Loss. If the Covered Person recovers from anyone liable for the Covered Loss, We will be reimbursed first from such recovery to the extent of Our payments to the Covered Person. The Covered Person agrees to assist Us in preserving Our rights against those responsible for such loss, including but not limited to, signing subrogation forms supplied by Us.

ADMINISTRATIVE PROVISIONS

Cancellation

We or the Participating Member may cancel this Certificate, after the first year or Policy Term, as of any Premium Due Date by giving the other party 31 days advance written or authorized electronic notice. Any premium rate guarantee will not affect Our or the Policyholder's right to cancel this Policy.

If We cancel this Certificate, any earned premium will be computed pro rata and any unearned portion promptly returned to the Participating Member. If the Policyholder cancels this Policy, any unearned premium paid to Us will be returned to the Participating Member immediately; or the Participating Member will immediately pay any earned premium to Us that has not been paid. Earned premium will be computed pro rata.

If a premium is not paid when due, We will cancel this Certificate at the end of the last period for which premium was paid, subject to the Grace Period provision. Cancellation does not affect a claim for a Covered Loss when the covered Accident or Sickness occurs before the cancellation date.

Grace Period

A Policy Grace Period of 31 days will be granted for payment of required premiums due after the first premium, unless:

1. We do not intend to renew this Certificate beyond the period for which premium has been accepted; and
2. Written notice of Our intention not to renew is delivered at least 45 days before the premium is due.

This Policy will be in force during the Policy Grace Period. If the required premiums are not paid during the Policy Grace Period, benefits will end on the last day of the Grace Period. The Participating Member is liable to Us for any unpaid premium for the time this Policy was in force.

Premiums

The Company provides benefits in return for premium payments. Premiums due for this Policy will be remitted to Us by the Policyholder or by any other person designated by the Policyholder to remit such premiums. Failure by the Policyholder to pay premiums when due or within the grace period shall be deemed notice to Us to terminate coverage at the end of the period for which premium was paid.

Premium Rate Changes

We may charge premium rates that vary by Participant Member. We may change premium rates at the end of any Policy Term or any Premium Rate Guarantee Period for any Participant Member with at least 31 days advance notice mailed to the last known address of the Policyholder. We will not increase premium rates more frequently than annually, unless one of the events described below occurs.

We may change the premium rate during a Policy Term or during any applicable Premium Rate Guarantee Period if any one of the following occurs:

1. the terms of this Policy change;
2. the number of Covered Persons or persons eligible for coverage increases or decreases by more than 10% since the later of the Policy Effective Date and the date of the last renewal of this Policy;
3. an acquisition, merger, consolidation, divestiture, corporate reorganization or purchase or sale of assets affecting, increasing or decreasing by 10% or more the number of eligible Covered Persons;

4. the ratio of incurred claims to earned premiums since the later of the Policy Effective Date and the last renewal date exceeds the permissible loss ratio;
5. the Participating Member fails to provide sufficient information, as required by Us, to confirm adequacy of premiums and rates currently being paid.

Any increase or decrease in rate will take effect on the date of the applicable change specified above, subject to required notification. A pro rata adjustment will apply from the date of the change to the end of any period for which premium has been paid.

Premium Audit

We will have the right to audit books and records of the Participating Member at its place of business and during its regularly-scheduled business hours, in order to determine the accuracy of premiums paid.

Reinstatement

This Policy may be reinstated if it lapsed for nonpayment of premium. Requirements for reinstatement are written application of the Policyholder satisfactory to Us and payment of all overdue premiums. Any premium accepted in connection with a reinstatement will be applied to a period for which premium was not previously paid, but not to any period more than 30 days prior to the date of reinstatement.

GENERAL PROVISIONS

Entire Contract; Changes

This Policy, the Certificate, including the endorsements, amendments and any attached papers constitutes the entire contract of benefits. No change in this Policy will be valid until approved by one of Our executive officers and endorsed on or attached to this Policy. No agent has authority to change this Policy or to waive any of its provisions.

If an enrollment form of any Covered Person is required, it may also be made a part of this Policy at Our option.

Addition of New Covered Persons

All Covered Persons added to one of the Classes under Eligible Persons in the Schedule of Benefits are eligible for benefits under this Policy, in accordance with its Effective Date provisions.

Misstatement of Fact

If the Participating Member or Covered Person has misstated any fact, all amounts payable under this Policy will be such as the premium paid would have purchased had such fact been correctly stated.

Assignment

No assignment of interest in loss of life benefits shall be binding on the Company until the original or duplicate thereof is received by the Company. The Company assumes no responsibility for the validity of such assignment. These benefits may not be levied on, attached, garnished, or otherwise taken for a person's debts unless contrary to law.

Incontestability

1. Of This Policy

All statements made by the Participating Member to obtain this Policy are considered representations and not warranties. No statement will be used to deny or reduce benefits or be used as a defense to a claim, or to deny the validity of this Policy unless a copy of the instrument containing the statement is, or has been, furnished to the Participating Member.

After one year from the Policy Effective Date, no such statement will cause this Policy to be contested except for fraud.

2. Of the Covered Person's benefits

All statements made by the Covered Person are considered representations and not warranties. No statement will be used to deny or reduce benefits or be used as a defense to a claim, unless a copy of the instrument containing the statement is, or has been, furnished to the claimant.

After one year from the Covered Person's effective date of benefits, or from the effective date of increased benefits, no such statement will cause benefits or the increased benefits to be contested except for fraud or lack of eligibility for benefits.

In the event of death or incapacity, the beneficiary or representative shall be given a copy.

Reporting Requirements

The Participating Member or its authorized agent must report all of the following to Us by the premium due date:

1. the names of all Covered Person's insured on the Certificate Effective Date;
2. the names of all Covered Person's who are insured after the Certificate Effective Date;
3. the names of those persons whose benefits have terminated;
4. additional information required by Us.

We, at Our option, may waive reporting of any information specified above.

Mistake in Age

If the Age of any Covered Person has been misstated, an equitable adjustment will be made in the premiums or, at Our discretion, the amount of benefits payable. Any premium adjustment will be based on the premium that would have been charged for the same coverage on a Covered Person of the same Age and similar circumstances.

Clerical Error

A Covered Person's coverage validly in force will not be affected, nor will a Covered Person's coverage validly terminated be continued, due to error or delay in keeping records pertaining to benefits under this Policy. If such error or delay is found, We will adjust the premium fairly.

Records

The Participating Member or its authorized administrator will maintain the records of the Covered Person's benefits under this Policy. We will be permitted to examine the Participating Member's records relating to the benefits under this Policy at any reasonable time. The Participating Member is acting as an agent of the Covered Person for transactions relating to this Policy. The actions of the Participating Member will not be considered Our actions.

Sanctions: In accordance with the U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC"), United Nations Security Council (UN), European Union (EU) and any other regulations, or any other applicable trade sanctions, embargoes or export controls applied by any regulatory body, if any insured, or any person or entity claiming the benefits of this insurance has violated U.S., UN, or EU sanctions, embargoes or export controls law, is a Specially Designated National and Blocked Person ("SDN"), or is owned or controlled by an SDN, this insurance will be considered a blocked or frozen contract. When an insurance policy is considered to be such a blocked or frozen contract, neither payments nor premium refunds may be made without authorization from OFAC or the applicable regulator.

Workers' Compensation Insurance

This Policy is not in place of and does not affect any requirements for coverage under any Workers' Compensation law.

Applicable Law, Legal Jurisdiction and Arbitration: The rights and obligations derived from this contract are governed by the laws of the Cayman Islands, B.W.I. This contract is made in the Cayman Islands with respect to payment of premiums and benefits, as well as to subsequently agreed amendments, agreements, modifications and endorsements thereto, as well as the issuance of this insurance policy and all related instruments.

Since the rights and obligations of this contract exist exclusively under the laws of the Cayman Islands, B.W.I., and are of local nature, the Company and the Insured, who by means of this document also obligates his or her beneficiaries, successors, assignees, as well as other third parties who may have a right or obligation therefrom, acknowledge that only the courts of the Cayman Islands, B.W.I. shall have jurisdiction and are capable of receiving and deciding upon any legal action with respect to the application, interpretation and validity of the arbitration clause as described in this section, and any other legal action that may result from this contract or the actions of the parties that may have an impact upon the obligations acquired and the rights derived from the existence of this contract that are not adjudicated, for any reason whatsoever, by the arbitration clause.

Any dispute that may arise between Pan-American International Insurance Corporation, the Insured and/or a beneficiary of the Insured, related to this contract or to its parts and its purpose, shall be resolved exclusively by private arbitration. Arbitration is mandatory, confidential and final. Each arbitration shall take place in the City of George Town, Grand Cayman, B.W.I., and the governing procedure shall be formulated and approved by the United Nations Commission on International Trade Law (UNCITRAL), on the effective date of this Certificate.

All notifications related to the arbitration proceedings shall be provided by international courier service, at the last known address of the parties. The arbitration shall be conducted in the English language. The decision shall be based in accordance with the ex aequo et bono principle and the customs and practices of the insurance industry, taking into account the agreements and understandings between the parties.

The court shall consist of three arbiters. Each party shall name an arbiter and the two arbiters thus named shall designate the third one. In each case, the arbiter must have at least five years' experience in the field of insurance and have no business connection with any of the parties.

Each party shall be responsible for its own expenses and costs and shall share the expenses and costs of the arbiters and of the arbitration in equal parts with the other party.

Important Information You Should Know

Privacy Practices

Respecting your privacy is a priority for Pan-American International Insurance Corporation (PAIIC). We take pride in keeping your personal information regarding insurance products and services you have with us private and confidential to assure we meet your financial needs.

To meet these objectives, we will collect, use and disclose your personal information only for purposes that include: underwriting, administration, claims adjudication, protecting against fraud, errors or misrepresentations, meeting legal, regulatory or contractual requirements. The only people who have access to your personal information are our employees, business partners such as insurance agents and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize.

This Notice has been provided to you in connection with a Certificate of Coverage or other materials which describes the benefits available to you under a student medical expense policy issued to the SMIC Trust. We will consider your utilization of coverage under the policy as evidence of your consent to Our processing of your sensitive information for the limited purpose of administering the coverage.

This notice serves as a summary of our privacy practices, and serves to briefly notify you of the information we collect about you, how we use it, how we protect it, and your rights.

For more information on our privacy practices, please visit www.palig.com/privacy-policy.

Information Collection, Protection, and Sharing

- We collect personal information in connection with the services offered. This may include information we receive on applications and other forms, contact information, medical and financial information, and information we receive from third-parties, including consumer reporting services.
- We process your personal information when necessary to provide the services set out in a contract, when it is in our or a third-party's legitimate interests, or when it is required or allowed by applicable law. When we process your sensitive personal data, it will be in line with applicable law, as necessary to provide you with our services, or with your permission.
- We share your information as necessary within our Group, with relevant policyholders, and with our business partners who help us provide services to you. We will only share your information as allowed under applicable law.
- We may disclose certain information to your insurance agent for the purpose of servicing your policy. However, you can limit or withdraw consent to these types of disclosures at any time.

Pan-American Life is a global company, and where necessary we may allow your information to be shared with our affiliates or third-party service providers based in the

United States and other countries. We will take steps to make sure that appropriate protection is in place to protect your information when it is transferred internationally.

- We keep your personal information in line with appropriate retention periods. The length of these periods is determined by relevant regulations, the information collected, and our obligations to you as a customer.
- Protecting your information is of the utmost importance to us. We use technical and physical safeguards to protect the security of your personal information from unauthorized disclosure. We also take every step to ensure that only authorized employees and third-parties with legitimate business purposes have access to your personal information.
- We've developed robust procedures to handle suspected incidents, including third-party incidents. If a breach occurs, we promptly investigate, take corrective actions, and notify you and relevant regulatory authorities as required by law.

Your Rights

- You have the right to access your information and request corrections to your data.
- You also have the right to object to our use of your information, to request the transfer of information you have provided, to withdraw permission for our use of your information, and to ask us not to use automated decision-making which will affect you.
- Rights are not absolute and may be subject to review.

If you have any questions or concerns about this notice or Pan-American Life's privacy practices, you can contact us via email at privacy@palig.com or by telephone at 1-877-939- 4550.

In addition, the Office of the Ombudsman provides oversight on data protection matters:

Office of the Ombudsman
Anderson Square
64 Shedden Road, PO 2252
Grand Cayman KY1-1107
Cayman Islands
T +1-345-946-6283
F +1-345-946-6222
info@ombudsman.ky