



# **A Plan of Insurance**

## *designed for*

# **2014 Au Pair in America**

**administered by** Cultural Insurance Services International • 1 High Ridge Park • Stamford, CT 06905  
*This plan is underwritten by* ACE American Insurance Company

**Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this insurance are contained in the Master Policy on file with Au Pair in America c/o AIFS Inc. under form number AH-15090. In the event of any conflict between this Description of Coverage and the Master Policy, the Policy will govern. The Policy brochure is for coverage provided to 2014 Au Pair in America.**

### **Schedule of Benefits**

**Policy # GLM N04965231**

<b>Coverage and Services</b>	<b>Maximum Limits</b>
• Basic Medical expense	\$2,500 at 80% \$47,500 at 100%
• Deductible (per occurrence)	\$50
• Emergency Room (ER Sickness Only*) Deductible	\$500
*The ER Deductible will be waived if the Covered Person is admitted to the Hospital as an inpatient or if the Sickness is considered an Emergency.	
• Chiropractic Care & Therapeutic Services	
Outpatient Limit	Maximum of \$50/visit Maximum of 10 visits \$500 overall maximum
• Physical Therapy	Maximum of \$100/session Maximum of 15 sessions \$1500 overall maximum
• Emergency Dental	Not Covered
• Accidental Death & Dismemberment	\$3,000
Team Assist Package	Included
Team Assist ID #	GLM N04965231
• Evacuation/Repatriation	\$100,000/\$50,000
• Emergency Reunion	\$2,000
• Return Ticket	\$2,000
<b>Travel &amp; Sports Package (in addition to Basic)</b>	
• Additional Month of Coverage	
• Coverage for Sports related injuries	
<b>Medical Upgrade (in addition to Basic)</b>	
	<b>Maximum Limits</b>
• Additional Medical Expense (per Accident or Sickness)	\$450,000
• Deductible (per occurrence) Reduced to	Zero
• Emergency Dental	\$500
• Physical Therapy	Covered under basic Medical Expenses
<b>Sports Insurance-</b>	
Coverage for Sports related injuries as any other covered injury or illness. Complete list of Sports covered under this benefit can be found on page 3.	
<b>Coverage is afforded to Au Pair in America participants for the duration of their first 364 days on the program. Conditions treated in your first 364 days of coverage do not have benefits payable thereafter. Please contact CISI or Au Pair in America directly if you have questions about further coverage.</b>	

### **Period of Coverage**

Au Pair in America provides a basic plan to all program participants, sponsored by the American Institute for Foreign Study. The basic plan provides medical coverage and an accidental death and dismemberment benefit during your 364 day stay as an au pair in the United States.

The Travel & Sports Package and Medical Upgrade options are available for purchase prior to your entry into the U.S. However, your purchased levels are not permitted to be altered following your arrival. They offer increased medical benefits (beyond the basic plan provided to all participants) and medical coverage during your final month of travel in the United States, as well as the lower deductible on your medical claims, depending on what package is purchased. You can also purchase a combination of both packages.

The Sports Insurance is sold as part of the Travel & Sports Package. It can be purchased separately once in the U.S. and coverage will only be available after a waiting period of 48 hours.

The effective date of your medical coverage is the date you depart your domicile immediately prior to becoming a participant in the program. Your coverage terminates when the first of the following occurs:

- expiration of the term of coverage
- termination of program participation
- direct return to your home country after your trip as a participant.

### **Section I – Description of Coverage**

If a Covered Person incurs expenses while insured under the Policy due to an Injury or Sickness, We will pay the Usual, Customary and Reasonable Expenses for any Medically Necessary Covered Medical Expenses listed below. All Covered Medical Expenses incurred as a result of the same or related cause, including any complications, shall be considered as resulting from one Sickness or Injury. The amount payable for any one Injury or Sickness will not exceed the Maximum Benefit Limit of \$50,000 for the Basic Plan and \$500,000 for Upgrade Medical Plan. Benefits are subject to the Deductible Amount and Coinsurance Percentages, specified benefits set forth under Covered Medical Expenses, the limitations appearing under Limitations on Covered Medical Expenses, the Exclusions, and the Pre-Existing Condition Limitation and to all other limitations and provisions of the Policy.

**Basic Plan:** This is the base plan provided through Au Pair in America and provides \$50,000 of medical benefits per Covered Accident or Sickness. For specific limitations and exclusions, please see Covered Medical Expenses and Exclusions section of the policy brochure. The plan carries a \$50 per occurrence deductible. There is a 20% co-pay for the first \$2,500 per policy period.

**Travel & Sports Package Plan:** In addition to basic coverage provided by Au Pair in America, prior to your arrival in the United States you may purchase the optional "Travel & Sports Package" insurance upgrade for an additional fee. This will provides the Basic Plan Coverage for an additional travel month

if the insured stays in the United States. The Basic Plan coverage expires at the end of the Insured's 12th month. This also covers injuries sustained while playing certain sports as listed on page 3 of this brochure.

**Medical Upgrade Plan:** In addition to basic coverage provided by Au Pair in America, prior to your arrival in the United States you may purchase the optional "Medical Upgrade Package" insurance package for an additional fee. This will reduce your per occurrence deductible from \$50 to zero, carries no Co-pay and increase your maximum benefit from \$50,000 to \$500,000 for Usual, Customary and Reasonable (UCR) medical expenses incurred per covered injury or illness.

## Covered Accident and Sickness Medical Expenses

*For the purpose of this section, only such expenses, incurred as the result of a Disablement, which are specifically enumerated in the following list of charges, and which are not excluded in the Exclusions section, shall be considered as Covered Expenses:*

- Charges made by a Hospital for room and board, floor nursing and other services inclusive of charges for professional service and with the exception of personal services of a non-medical nature; provided, however, that expenses do not exceed the Hospital's average charge for semiprivate room and board accommodation
- Charges made for Intensive Care or Coronary Care charges and nursing services
- Charges made for diagnosis and treatment by a Doctor
- Charges for Surgery unless such Surgery is determined to be non-emergent. If surgery is determined to be non-emergent, the cost of the round trip flight will be covered for you to go back to your home country or country of permanent residence to have the surgery performed at your own expense. If you choose to stay in the U.S. and have your surgery, charges will be covered up to the cost of what the roundtrip ticket to your home country or country of permanent residence would have been.
- There is a limited overall maximum benefit amount for expenses arising from the following conditions: tumor or related conditions, stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis, cholelithitis, embolism of any kind, endometriosis, aneurysm, any condition of the breast; any treatment of all forms of cancer/neoplasm; any condition of the prostate; disorders of the reproductive system, hysterectomy; gallstones or urologic stones (kidney, ureteral, bladder or urethral stones and any associated complications); **covered eligible expenses relating to these conditions, including any and all direct or indirect complications arising from these conditions are payable only to an overall maximum of \$20,000 on the Basic Policy only.**
- Chiropractic care and Therapeutic Services shall be limited to a total of \$50 per visit, excluding X-ray and evaluation charges, with a maximum of 10 visits per injury or illness. Overall maximum coverage per injury or illness is \$500 .
- Physical Therapy shall be limited to a total of \$100 per session, excluding X-ray and evaluation charges, with a maximum of 15 session per injury or illness. Overall maximum coverage per injury or illness is \$1500 **The Medical Upgrade plan covers Physical Therapy under Basic Medical Expense with no per session limitation.**
- Charges made for an operating room
- Charges made for Outpatient treatment, same as any other treatment covered on an Inpatient basis. This includes ambulatory Surgical centers, Doctors' Outpatient visits/examinations, clinic care, and Surgical opinion consultations
- Charges made for the cost and administration of anesthetics
- Charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood, transfusions, iron lungs, and medical treatment
- Dressings, drugs, and medicines that can only be obtained upon a written prescription of a Doctor or Surgeon
- Charges made for artificial limbs, eyes, larynx, and orthotic appliances, but not for replacement of such items
- Transportation to or from the nearest Hospital or to and from the nearest Hospital with facilities for required treatment. Such transportation shall be by licensed ground ambulance only

## Accidental Death and Dismemberment

**Accidental Death Benefit:** If Injury to the Insured results in death within 365 days of the date of the accident that caused the Injury, the Company will pay 100% of the Maximum Amount.

**Accidental Dismemberment Benefit:** If Injury to the Insured results, within 365 days of the date of the accident that caused the Injury, in any one of the

Losses specified below, the Company will pay the percentage of the Maximum Amount shown below for that Loss:

<b>For Loss of:</b>	<b>Percentage of Maximum Amount</b>
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye	100%
One Foot and the Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
One Hand or One Foot	50%
The Sight of One Eye	50%
Speech or Hearing in Both Ears	50%
Hearing in One Ear	25%
Thumb and Index Finger of Same Hand	25%

"Loss" of a hand or foot means complete severance through or above the wrist or ankle joint. "Loss" of sight of an eye means total and irrecoverable loss of the entire sight in that eye. "Loss" of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. "Loss" of speech means total and irrecoverable loss of the entire ability to speak. "Loss" of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.

If more than one Loss is sustained by an Insured as a result of the same accident, only one amount, the largest, will be paid.

Only one benefit, the largest to which you are entitled, is payable for all losses resulting from the same accident. Maximum aggregate benefit per occurrence is \$1,000,000.

## Emergency Reunion

When an Insured Person is hospitalized for more than 7 consecutive days, the Company will reimburse for round trip economy-class transportation for one individual selected by the Insured Person, from the Insured Person's Home Country to the location where the Insured Person is hospitalized. The benefits reimbursable will include the cost of a round trip economy airfare and their hotel and meals (to a maximum of \$75 per day) up to the maximum stated in the Schedule of Benefits, Emergency Family Reunion.

## Return Ticket

In the event of death or life-threatening Accident or Sickness of a Covered Person's spouse, child, parent or sibling requiring the return home after arriving for the program placement the Company will reimburse the round-trip airfare from the host country to the home country point of departure and back to the host country. For the purpose of this benefit, life-threatening means the Sickness or Injury could result in death as determined by a Physician.

Prior notification must be provided to the company's appointed Assistance Company and flight arrangements must be made through the Administrator.

## Emergency Dental Coverage

The purchase of the Medical Upgrade plan will allow for reimbursement of up to \$500 for emergency dental coverage. This benefit provides for the cost of an initial evaluation and initial treatment to alleviate pain resulting from infection of gums or sound natural teeth. This benefit does not cover routine dental care and is not intended to cover treatment resulting from past inadequate or neglectful dental care.

## Exclusions and Limitations

For all benefits listed in the Schedule of Benefits this insurance does not cover:

- Pre-Existing conditions, except as specified below:
  - a) If the Insured Person does not receive medical care or services, including prescription drugs or other medical supplies, and is not under the care of a Doctor with respect to the Pre-Existing Condition or related condition(s), for a period of 12 consecutive months beginning on or after the first day of coverage, the preexisting condition exclusion will no longer apply and any eligible charges incurred after the treatment free period will be considered for reimbursement; or
  - b) If the Injured Person is covered under the Policy for 12 consecutive months, the Pre-Existing Condition exclusion will no longer apply and any eligible expenses incurred thereafter will be considered for reimbursement; or
  - c) Emergency Medical Evacuation/Repatriation and Return of Mortal Remains
- Charges for treatment which is not Medically Necessary
- Charges for treatment which exceed Reasonable and Customary charges

- Charges incurred for Surgery or treatments which are, Experimental/Investigational, or for research purposes
- Services, supplies or treatment, including any period of Hospital confinement, which were not recommended, approved and certified as Medically Necessary and reasonable by a Doctor
- Pregnancy or illness resulting from pregnancy, childbirth, miscarriage, abortion, birth control or family planning
- Injury sustained while participating in professional athletics
- Injuries sustained while partaking in the following sports: Cross Country Skiing, Dog Sledding, Endurance Horse Riding, Figure Skating, Football, Freestyle Skiing, Glacier Skiing, Gymkhana, HeliSkiing, Hurling, Ice Hockey, Ice Skating, Kitesailing, Kitesurfing, Land Luge, Luge, Monoskiing, Mountainboarding, Mounted Orienteering, Nordic Skiing, Parachuting, (solo or tandem but not base jumping) Paragliding (over land), Parapenting (overland), Power Kiting, Rock Climbing (organized tours only), Rollerblading, Rugby Union/League, Sandboarding, Scuba Diving to 40 meters(PADI or equivalent Qualified or under Supervision), Shinty, Show Jumping, Skateboarding, Skeleton, Ski Acrobatics, Ski Stunting, Ski Training/Racing, Ski Bob, Ski Doos (supervised), Skiing, Skydiving, Snow Biking, Snowboarding, Snowmobiles (supervised), Snowshoeing, Snowsurfing, Soaring, Speed Skating Tobogganing, Vaulting, Wakeboarding, Watercross, Winter Triathlon, Zip Line **Note: Injuries sustained while partaking in these sports are covered with purchase of the Sports Insurance ONLY.**
- Routine physicals, immunizations, or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or x-ray examinations, except in the course of a Disablement established by a prior call or attendance of a Doctor
- Treatment of the Temporomandibular joint (TMJ)
- Vocational, speech, recreational or music therapy
- Services or supplies performed or provided by a Relative of the Insured Person, or anyone who lives with the Insured Person
- The refusal of a Doctor or Hospital to make all medical reports and records available to the Company will cause an otherwise valid claim to be denied
- Cosmetic or plastic Surgery, except as the result of a covered Accident; for the purposes of the Policy, treatment of a deviated nasal septum shall be considered a cosmetic condition
- Elective Surgery or Elective Treatment which can be postponed until the Insured Person returns to his/her Home Country, where the objective of the trip is to seek medical advice, treatment or Surgery
- Treatment and the provision of false teeth or dentures, normal ear tests and the provision of hearing aids
- Eye refractions or eye examinations for the purpose of prescribing corrective lenses for eye glasses or for the fitting thereof, unless caused by Accidental bodily Injury incurred while insured hereunder
- Treatment in connection with alcoholism and drug addiction, or use of any drug or narcotic agent
- Injury or Illness sustained while under the influence of or Disablement due to wholly or partly to the effects of intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a Doctor for a condition which is covered hereunder
- Any Mental and Nervous disorders or rest cures, unless otherwise covered under this Policy (including eating disorders such as anorexia and bulimia)
- Treatment while confined primarily to receive custodial care, educational or rehabilitative care, or nursing services
- Congenital abnormalities and conditions arising out of or resulting therefrom
- The cost of the Insured Person's unused airline ticket for the transportation back to the Insured Person's Home Country, where an Emergency Medical Evacuation or Repatriation and/or Return of Mortal Remains benefit is provided
- Expenses as a result or in connection with intentionally self-inflicted Injury or Illness
- Diagnosis or treatment of acne.
- Diagnosis or treatment of sexually transmitted diseases (**limited to \$500**)
- Expenses as a result or in connection with the commission of a felony offense
- Injury sustained while taking part in mountaineering where ropes or guides are normally used; hang gliding; bungee jumping; racing by horse, motor vehicle or motorcycle; parasailing
- Treatment paid for or furnished under any other individual or group policy or other service or medical pre-payment plan arranged through the employer

to the extent so furnished or paid, or under any mandatory government program or facility set up for treatment without cost to any individual

- Injuries for which benefits are payable under any automobile Insurance Policy
- Dental care, except as the result of Injury to natural teeth caused by Accident, or in cases of emergency dental covered by Emergency Dental Benefit
- Routine Dental Treatment
- Drug, treatment or procedure that either promotes or prevents conception, or prevents childbirth, including but not limited to: artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof, or abortion
- Treatment for human organ tissue transplants and their related treatment
- Weak, strained or flat feet, corns, calluses, or toenails
- Non-medical expenses such as telephone charges, local transportation expenses and items of personal nature.

*In addition to the exclusions listed above, the following exclusions apply to Accidental Death and Dismemberment Insurance only:*

- Disease of any kind
- Suicide or any attempt thereof, while sane or self-destruction or any attempt thereof, while sane
- Bacterial infections except pyogenic infection which shall occur through an accidental cut or wound
- Neuroses, psychoneuroses, psychopathies, psychoses or mental or emotional diseases or disorders of any type.
- Injury sustained while the Insured Person is riding as a pilot, student pilot, operator or crew member, in or on, boarding or alighting from, any type of aircraft.
- Any consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to, or arising in connection with: a) War, invasion, warlike operations (whether war be declared or not), or civil war; b) Mutiny, riot, strike, military or popular uprising, insurrection, rebellion, revolution, military or usurped power.
- Expenses as a result or in connection with the commission of a felony offense.

*This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.*

## Subrogation

To the extent the Company pays for a loss suffered by an Insured, the Company will take over the rights and remedies the Insured had relating to the loss. This is known as subrogation. The Insured must help the Company to preserve its rights against those responsible for the loss. This may involve signing any papers and taking any other steps the Company may reasonable require. If the Company takes over an Insured's rights, the Insured must sign an appropriate subrogation form supplied by the Company.

## Definitions

**Coinurance** means the percentage amount of eligible Covered Expenses, after the Deductible, which are the responsibilities of the Insured Person and must be paid by the Insured Person. The Coinurance amount is stated in the Schedule of Benefits, under each stated benefit.

**Company** shall be ACE American Insurance Company.

**Covered Accident or Accidental** means an event, independent of Sickness or self-inflicted means, which is the direct cause of bodily Injury to an Insured Person.

**Covered Expenses** means expenses which are for Medically Necessary services, supplies, care, or treatment; due to Sickness or Injury; prescribed, performed or ordered by a Doctor; Reasonable and Customary charges; incurred while insured under the Policy; and which do not exceed the maximum limits shown in the Schedule of Benefits, under each stated benefit.

**Deductible** means the amount of eligible Covered Expenses which are the responsibility of each Insured Person and must be paid by each Insured Person before benefits under the Policy are payable by the Company. The Deductible amount is stated in the Schedule of Benefits.

**Disablement** as used with respect to medical expenses shall mean an Sickness or an Accidental bodily Injury necessitating medical treatment by a Doctor as defined in the Policy.

**Doctor** as used in the Policy means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform Surgery in accordance with the laws of the jurisdiction where such professional services are performed; however, such definition will exclude chiropractors and physiotherapists.

**Effective Date:** An Eligible Person will be insured on the later of the Policy Effective Date or the date he or she is eligible, provided the required premium is paid.

**Elective Surgery or Elective Treatment** means surgery or medical treatment which is not necessitated by a pathological or traumatic change in the function or structure in any part of the body first occurring after the effective date of coverage. Elective Surgery includes, but is not limited to, circumcision, tubal ligation, vasectomy, breast reduction, sexual reassignment surgery, and sub mucous resection and/or other surgical correction for deviated nasal septum, other than for necessary treatment of covered purulent sinusitis. Elective Surgery does not apply to cosmetic surgery required to correct injuries received in a Covered Accident. Elective Treatment includes, but is not limited to, treatment for acne, nonmalignant warts and moles, weight reduction, infertility, learning disabilities.

**Eligible Benefits** means benefits payable by the Company to reimburse expenses which are for Medically Necessary services, supplies, care, or treatment; due to Sickness or Injury; prescribed, performed or ordered by a Doctor; Reasonable and Customary charges; incurred while insured under the Policy; and which do not exceed the maximum limits shown in the Schedule of Benefits under each stated benefit.

**Emergency** means a condition caused by an injury or Sickness that manifests itself by symptoms of sufficient severity that a prudent lay-person possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the health of the person in serious jeopardy.

**Family Member** means a spouse, domestic partner, parent, grandparent, sibling or Child of the Insured Person.

**Home Country** means the country where an Insured Person has his or her true, fixed and permanent home and principal establishment.

**Hospital** as used in the Policy shall mean except as may otherwise be provided, a Hospital (other than an institution for the aged, chronically ill or convalescent, resting or nursing homes) operated pursuant to law for the care and treatment of sick or Injured persons with organized facilities for diagnosis and Surgery and having 24-hour nursing service and medical supervision.

**Injury** wherever used in the Policy shall mean bodily Injury caused solely and directly by violent, Accidental, external, and visible means occurring while this Policy is in force and resulting directly and independently of all other causes in Disablement covered by this Policy.

**Medically Necessary or Medical Necessity** shall mean services and supplies received while insured that are determined by the Company to be: 1) appropriate and necessary for the symptoms, diagnosis, or direct care and treatment of the Insured Person's medical conditions; 2) within the standards the organized medical community deems good medical practice for the Insured Person's condition; 3) not primarily for the convenience of the Insured Person, the Insured Person's Doctor or another Service Provider or person; 4) not Experimental/Investigational or unproven, as recognized by the organized medical community, or which are used for any type of research program or protocol; and 5) not excessive in scope, duration, or intensity to provide safe and adequate, and appropriate treatment.

**Mental and Nervous Disorder** means a Sickness that is a mental, emotional or behavioral disorder.

**Permanent Residence** means the country where an Insured Person has his or her true, fixed and permanent home and principal establishment, and to which he or she has the intention of returning.

**Pre-existing Condition** for the purposes of the Policy means 1) a condition that would have caused a person to seek medical advice, diagnosis, care or treatment during the 365 days prior to the Effective Date of coverage under the Policy; 2) a condition for which medical advice, diagnosis, care or treatment was recommended or received during the 365 days prior to the Effective Date of coverage under the Policy; 3) expenses for a Pregnancy existing on the Effective Date of coverage under the Policy.

**Reasonable and Customary** means the maximum amount that the Company determines is Reasonable and Customary for Covered Expenses the Insured Person receives, up to but not to exceed charges actually billed. The Company's determination considers: 1) amounts charged by other Service Providers for the same or similar service in the locality where received, considering the nature and severity of the bodily Injury or Illness in connection with which such services and supplies are received; 2) any usual medical circumstances requiring additional time, skill or experience; and 3) other factors the Company determines are relevant, including but not limited to, a resource based relative value scale.

**Relative** means spouse, parent, sibling, Child, grandparent, grandchild, step-parent, step-child, step-sibling, in-laws (parent, son, daughter, brother and sister), aunt, uncle, niece, nephew, legal guardian, ward, or cousin of the Insured Person.

**Sickness** wherever used in the Policy means illness or disease of any kind contracted and commencing after the Effective Date of the Policy and Disablement covered by the Policy.

**Termination of Insurance** means the Insured Person's coverage will end on the earliest of the following dates:

1. The date the Master Policy terminates;
2. The date he or she is no longer eligible; or
3. The last day of the period of coverage, requested by the Participating Organization, applicable to the Insured Person for which premium is paid.

## IMPORTANT NOTICE

**Insurance policies providing certain health insurance coverage issued or renewed on or after September 23, 2010 are required to comply with all applicable requirements of the Patient Protection and Affordable Care Act ("PPACA"). However, there are a number of insurance coverages that are specifically exempt from the requirements of PPACA (See §2791 of the Public Health Services Act). ACE maintains this insurance is short term limited duration insurance and is not subject to PPACA.**

**ACE continues to monitor federal and state laws and regulations to determine any impact on its products. In the event these laws and regulations change, your plan and rates will be modified accordingly.**

**Please understand that this is not intended as legal advice. For legal advice on PPACA, please consult with your own legal counsel or tax advisor directly.**

### Important Notice

*This information provides a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued in the state in which the policy was delivered under form number AH-15090. Complete details may be found in the policy on file at your program's office. The policy is subject to the laws of the state in which it was issued. Please keep this information as a reference.*