

1. Suicide, attempted suicide, or intentionally self inflicted injury while sane or insane;
2. A Pre-Existing Condition, as defined;
3. Mental or nervous disorders;
4. Birth control, fertility or infertility treatment, or abortion;
5. Participation in professional, non professional, organized amateur and/or interscholastic athletic or sports competition or events;
6. Mountain climbing, riding or driving in any motor competition;
7. Declared or undeclared war, acts of war, civil disorder, nuclear reaction, service in the armed forces of any country;
8. Any unlawful acts, committed by the Insured Person or a Traveling Companion;
9. Sexually transmittable diseases including HIV/AIDS or any derivative or variation thereof;
10. Eyeglasses, contact lenses or hearing aids;
11. A motor vehicle accident unless the Insured Person is properly licensed to operate the vehicle at the place and time of accident;
12. Operating or learning to operate any aircraft, as pilot or crew, air travel on any air-supported device, other than on a regularly scheduled airline or air charter company;
13. Expenses incurred inside the Insured Person's Home Country;
14. Expenses not recommended and approved as necessary and reasonable by the attending physician;
15. Expenses payable under Worker's Compensation, Disability Benefit, other health insurance, national health insurance plan or public assistance program;
16. Congenital conditions/defects;
17. Expenses arising from use of drugs or alcohol;

18. Traveling against the advice of a physician; or traveling for obtaining medical treatment;
19. Routine physical examinations.

Note: This insurance is provided under a Master Certificate underwritten by Monumental Life Insurance Company. In the event of any dispute, the wording of the Master Policy will apply.

How to Enroll

Instructions on how to enroll in the General Exchange plan, including an Enrollment Form, are available from ABCO 100 or SISTER CITIES INTERNATIONAL. Enrolled participants will receive a complete Policy Certificate and Identification Card.

Plan Administrator

ABCO 100
P.O. Box 9887
Greensboro, NC 27429-0887

For Enrollment & General Questions:

800-222-5780
Fax: 910-273-3741

Underwriter

Monumental Life Insurance
Company

Claims Payment

Loss Management Services, Inc.
421 Aviation Way
Frederick, MD 21701
For Claims Questions:
800-874-9124

Assistance Services

Medex Assistance Corporation
Check Your Certificate and ID
Card for Worldwide Assistance
Numbers

Plan Sponsor

Sister Cities International
703-836-3535