Eligibility

*All SISTER CITIES INTERNATIONAL General Exchange participants may enroll in the plan on a **group basis**. A group may be as small as a single individual, but 100% of the group must be insured.*

Period of Coverage

Coverage begins the latest of: 12:01 A.M. Eastern Standard time on the home country departure date or the date the Enrollment Form and premium are received by ABCO 100. Coverage ends upon expiration of period for which premium has been paid or return to the Insured Person's home country.

Medical Benefits

After a $50 deductible the plan pays 100% of the Usual and Customary charges for the following expenses incurred during the Period of Coverage up to a $50,000 maximum:

1. *Inpatient and outpatient hospital expenses*
2. *Inpatient and outpatient physician expenses*
3. *Outpatient laboratory, x-ray and prescription drugs*
4. *Accidental injury to teeth; immediate dental pain relief*

Medical Evacuation

If a covered Injury or sickness occurs during the period of coverage and requires a medical evacuation, the Insurer - with the concurrence of the attending physician and Medex Assistance - may medically evacuate the Insured Person. Medical evacuation to the Insured Person's home or home area will terminate all benefits under this policy.

Repatriation

If a covered injury or sickness results in the loss of life during the period of coverage, the Insurer will pay the expenses for the preparation and transportation of the body to the Insured Person's home country.

Accidental Death

Upon proof of accidental death, the plan pays its principal sum of 10,000 provided (1) death occurs while the Insured Person is traveling outside of their Home Country; (2) the accident causing the injury occurs during the period of coverage; (3) death occurs within 365 days of the accident; and, (4) death occurs independent of any other contributing cause.

Assistance Services

Medex Assistance Services provides comprehensive help to SISTER CITIES INTERNATIONAL travelers.

** Assistance in locating most appropriate medical care*
** International preferred provider network with over 12,000 members*
** Program Medical Advisors provide advisory services, including review of appropriateness and analysis of the medical care quality*
** Establishing emergency contact between family, personal physicians and employers*
** Continuous monitoring of patient during treatment and recovery, including cost containment management*
** Immediate translation services and referrals to interpreters*
** Facilitated entrance and admission into foreign hospitals or medical clinics coupled with insurance verification*
** Special assistance/coordination of direct claims payment*
** Emergency transfer of funds*
** Coordination of home embassy and consulate services*
** Full management of medically necessary emergency transportation and evacuation services*
** Repatriation of remains coordination and management*
** Special assistance in returning of unaccompanied travel companions, stranded motor vehicles and personal items*
** Legal referrals and coordination of bail bonds and other legal instruments*
** Knowledgeable assistance in replacing lost/stolen travel documents and passports*
** Courtesy service in securing incidental aid and other travel related services*

Definitions

***Pre-Existing Condition:** Sickness, disease or other condition during the six month period immediately prior to the Insured Person's effective date for which the Insured Person manifested symptoms, received medical advice or treatment, or received prescription drugs.*

***Usual and Customary Charges:** Fees and prices generally charged in the locality where performed for medically necessary services and supplies required for treatment of cases of comparable severity and nature.*

Exclusions and Limitations

No benefits will be paid for loss or expense caused by, contributed to, or resulting from: