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February 3, 2009

Policy: Rhodes College Study Abroad Program
 Policy Number: U-1043-A-05

To Whom It May Concern:

Please be advised that Rhodes College Study Abroad program participants have the following benefits while traveling outside of their country of residence (United States of America) to their host country or other third countries:

Schedule of Benefits – Table 1

	Limits – Covered Person
Lifetime Maximum Benefit	\$1,000,000
Policy Year Maximum Benefits	\$100,000
Maximum Benefit per Injury or Sicknesses	\$100,000
Basic Medical Expense Benefit per Injury or Sickness	Up to \$100,000 Maximum: 100% of Reasonable Expenses
Deductible	\$0 per Injury or Sickness
Accidental Death & Dismemberment	Maximum Benefit: Principal Sum up to \$10,000 for Participant; up to \$5,000 for Spouse; up to \$1,000 for Dependent
Repatriation of Remains	Maximum Benefit up to \$25,000
Medical Evacuation	Maximum Lifetime Benefit up to \$75,000
Bedside Visit	Up to a maximum benefit of \$1,500

Schedule of Benefits – Table 2 – Medical Expenses

	Indemnity Plan Limits
Physician Office Visits, Hospital and Physician Outpatient Services, Inpatient Hospital Services	For Basic 100% of Reasonable Expenses.

Schedule of Benefits – Medical Expense Benefits

Benefits listed below are subject to Lifetime Maximums, Annual Maximums, Maximums per Injury and Sickness, Co-Insurance, Deductibles, Out-of-Pocket Maximums; and Table 2 Plan Type Limits

MEDICAL EXPENSE	Limits – Covered Person
Maternity Care for a Covered Pregnancy	Reasonable Expenses
Treatment of drug and alcohol abuse	Included in coverage for Inpatient and Outpatient mental and nervous disorders
Treatment of specified therapies, including acupuncture and Physiotherapy	Reasonable Expenses up to \$5,000 Maximum combined total for Inpatient and Outpatient care, up to 30 days immediately following the attending Physician's release for rehabilitation following a covered Hospital confinement or surgery per Policy Year.
Therapeutic termination of pregnancy	Reasonable Expenses up to \$500 Maximum per Policy Year
Routine nursery care of a newborn child of a covered pregnancy	Reasonable Expenses up to \$500 Maximum per Policy Year
Repairs to sound, natural teeth required due to an Injury	100% of Reasonable Expenses up to \$500 per Policy Year maximum
Outpatient prescription drugs including oral and Norplant contraceptives	80% of actual charge

In addition, members are provided with 24-hour travel assistance should an emergency arise while the member is outside of his or her home country. If you have any further questions or need to file a claim do not hesitate to call us at 952-903-6418 for assistance.

Best Regards,

Robert C. Brooks
 Account Manager