

When you purchase an ISE Card this plan which includes the medical coverage and 24-hour emergency hotline services listed below, is included as an ISE Card Benefit.

SCHEDULE OF COVERAGE AND SERVICES



Reimbursement of your Medical Insurance Deductible

Max Limits: \$100 per Incident / \$2000 Maximum



24-Hour Emergency Hotline Services

Legal Assistance, Medical Referral, Emergency Medical Transportation Referral

Once ISE Cards, Inc. receives your ISE Card payment, which includes the cost of this plan, this brochure becomes your Certificate and Description of Services.

The sections on PERIOD OF COVERAGE, GENERAL EXCLUSIONS and PRE-EXISTING CONDITIONS and DEFINITIONS apply to the 24-hour Emergency Hotline Services and Medical Coverage.

PERIOD OF COVERAGE

The benefits for medical and 24-hour emergency hotline services begin at 12:01 AM on the day you start your Trip, provided we have received payment for your ISE Card.

Coverage ends the earliest of the following dates: at midnight on the day your ISE Card expires, when you complete your Trip, or when you reach the Return Destination of Home (whichever occurs first), or when the Trip is canceled.

GENERAL EXCLUSIONS

These exclusions apply to all benefits. In addition to any exclusions which apply to a particular benefit, we do not cover loss caused by: suicide, attempted suicide or intentionally self-inflicted harm, while sane or insane; normal pregnancy or childbirth; participant as a professional in athletics; mountain climbing, aeronautical, or water sports; riding or driving in any motor competition; declared or undeclared war, or any act of war; service in the armed forces of any country; operating or learning to operate any aircraft as a pilot or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter company; loss or damage caused by detention, confiscation or destruction by customs; any unlawful acts, committed by the Traveler or Family Member (including Traveling Companion), whether insured or not; nuclear reaction, radiation or radioactive contamination; civil disorder; mental or nervous disorders; or drugs, narcotics, unless administered upon the advice of a Doctor.

Benefits commence **as soon as you travel outside your country of residence, anywhere, any time.**

PRE-EXISTING CONDITIONS

Benefits are not provided for loss due to Injury or Sickness of the Traveler or a Family Member (including Traveling Companion) which manifests itself or exists during the 60 days preceding and including the Coverage Effective Date. If the condition is controlled through the use of prescription drugs or medication and remains controlled (not exhibiting symptoms or requiring the adjustment of medication throughout the 60 day period), then

the benefits apply. A Sickness or Injury has manifested itself when medical care or treatment has been sought, or when there you experience symptoms, which would cause a reasonably prudent person to seek diagnosis, care or treatment arising from any event or circumstances which occurs prior to the Coverage Effective Date.

HOW TO CALL THE 24-HOUR EMERGENCY HOTLINE

If you need emergency help for a covered event, you can call (866) 925-9054 24 hours a day from anywhere in North America and Caribbean countries, or from elsewhere call collect +1 (202) 828-5894. You should have available your Group Plan code, 23730, your Carrier Code TIA, your card control number printed on your ISE Card, the Issuing Office/Valid Until information printed on your ISE Card, your location and local telephone number and details of the situation. Europ Assistance will confirm your enrollment and assist you. If you cannot call collect from your location, dial direct and give the assistance coordinator your telephone number and location and he or she will call you back.

Seek local help if your emergency is immediate and life threatening, and then contact Europ Assistance as soon as possible.

Our aim is to provide help services when you need them. Services have been included in this program to provide, whenever possible, on-the-spot and immediate assistance during your trip. There may be times when circumstances beyond our control hinder our endeavors to provide help; we will however, take all reasonable efforts to provide services and help resolve your problem.

24-Hour Emergency Hotline Services

Provided by Europassistance

MEDICAL REFERRAL

If an emergency occurs during a trip that requires you to seek urgent medical advice you should call Europ Assistance to obtain the names of local qualified doctors who speak your language.

If additional medical services are required, Europ Assistance is prepared to consult with the attending physician and provide such assistance as Europ Assistance believes to be in the Traveler's best interest.

EMERGENCY MEDICAL TRANSPORT

Emergency Evacuation – If a Traveler is involved in an accident or suffers sudden illness and adequate medical facilities are not available, Europ Assistance will provide and arrange for emergency evacuation, under constant medical supervision by whatever means medically necessary, to the nearest facility capable of providing adequate care. You are responsible for the cost of the evacuation.

Medically Supervised Repatriation – If Europ Assistance determines that it is medically advisable to bring the Traveler to a facility nearer their permanent residence following stabilization, Europ Assistance will make the arrangements for repatriation under medical supervision. You are responsible for the cost of the repatriation.

Repatriation of Mortal Remains – In the event of a Traveler's death, Europ Assistance will render every assistance possible to obtain necessary clearances and arrange for the mortal remains to be transported to the city of permanent residence. You are responsible for the cost of the repatriation.

LEGAL ASSISTANCE

Europ Assistance will provide Travelers with access or referrals to the most conveniently located qualified attorneys available during regular working hours. Assistance will also be provided to obtain Bail Bonds in those geographical locations where such bonds are customarily issued. The Traveler is responsible for contracted legal fees.

The Europ Assistance staff will do their best to refer you to appropriate providers. However, Europ Assistance cannot be held responsible for the quality or the results of any services provided by these independent practitioners.

MEDICAL EXPENSE COVERAGE

Reimbursement of your Medical Insurance Deductible If you purchase travel insurance, or the coverage is provided to you by your school, the ISE Card will pay your deductible/copay/excess in the event you have a medical claim when you are on your trip outside of your home country. The usual deductible amount is \$50 or \$100, and the ISE Card will cover your deductible up to \$100 per incident. You may use this benefit more than once, but the grand total paid cannot exceed \$2,000 during the validity of your ISE Card.

Benefits are provided for medical emergencies as a result of accidental Injury or Sickness. Benefits are also provided for professional nursing, hospital, x-ray, ambulance services, and prosthetic devices.

Medical expenses related to an accidental Injury and/or Sickness suffered during the Trip are covered if incurred within one year of the Injury or Sickness. Benefits for dental emergencies cover expenses incurred for emergency dental care received during the Traveler's Trip, only as a result of trauma.

In addition to the General Exclusions provision, coverage is not provided for routine physical examinations, mental health care, hearing aids, eyeglasses or contact lenses, routine dental care including dentures and false teeth, or treatment arising from alcohol or substance abuse. We also will not reimburse deductibles for amounts paid or payable under any Workman's Compensation, disability benefit or similar law; or any service provided by the Traveler or Family Member (including Traveling Companion).

PROCEDURE TO RECEIVE REIMBURSEMENT

When you visit your doctor or hospital, pay the deductible if asked to do so, and ask them to file your medical claim with your travel or medical insurance company. Your insurance company will process your claim and send you a form usually entitled "Explanation of Benefits" or "Determination of Benefits." Send a copy of this "Explanation of Benefits," a copy of the receipt for the \$50 or \$100 (if you already paid it to the doctor or hospital), a copy of your ISE Card, and your current postal mailing address to:

ISE Card – Deductibles P.O. Box 22111 Phoenix, AZ 85028 USA.
Your reimbursement check will normally be processed in 3-4 business days and mailed to you. If you have any questions or concerns, please e-mail claims@isecard.com

DEFINITIONS

“You”. “Your” and “Yourself” mean the ISE Cardholder.

“We” and “Us” mean ISE Cards, Inc.

“Common Carrier” means a vehicle licensed to carry passengers for hire on a regular scheduled basis.

“Coverage Effective Date” means the Trip Departure Date.

“Covered Trip” means a period of travel away from Country of Residence where the purpose of the Trip is business or pleasure, and is not to obtain health care or treatment of any kind; the Trip has defined departure and return dates specified when You apply, and the Trip does not exceed 365 days. In this certificate, “Covered Trip” will be referred to as “Trip.”

“Dependent” means (a) a person with whom You live in a spousal relationship, and (b) an unmarried child of Yours who is under age 25, lives with You in a parent-child relationship and who relies upon You for financial support (includes natural, step, legally adopted children and grandchildren traveling without a parent) who accompanies You on the entire Trip.

“Doctor” means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating Doctor may not be Yourself or a Family Member (including Travel Companion).

“Family Member” means a Traveling Companion(s), or You or Your Traveling Companion(s)' spouse, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, guardian, or ward. It also means Your business partner.

“Country of Residence” means Your principle country of residence. “Injury” is a bodily injury, caused by an Accident and resulting directly and independently of all other causes in a loss covered by the Coverage. The Accident must happen while the Traveler is covered.

“Return Destination” is the place to which the Traveler is scheduled to return upon completion of the Trip.

“Sickness” means an illness or disease which requires treatment by a Doctor.

“Traveler” is any insured.

“Traveling Companion” is a person who accompanies You on the Trip.

“Trip Completion Date” is the date on which You are scheduled to return to the point where the Trip started, or to a different specified Return Destination.

“Trip Departure Date” is the date on which You are originally scheduled to leave on Your Trip.

When to Bring Legal Action. No lawsuit may be filed regarding a claim until 60 days after the date You provide written proof of loss. No action may be brought after three years from the date written proof of loss is due unless otherwise provided by law.

Our Right to Recover from Others. We have the right to recover any payments We have made from anyone who may be responsible for the loss. You and/or any person to whom We make a payment must sign any papers and do whatever else is necessary to transfer this right to us. You and/or any person to whom We make a payment agree to cooperate with us and to do nothing after the loss that will adversely affect our rights.

LIMITATIONS Europ Assistance provides the services under this agreement in all countries of the world. However, conditions such as war, natural disaster or political instability may exist in some countries that render assistance services difficult or impossible to provide. In such instances services cannot always be assured. Europ Assistance shall attempt to assist a Traveler consistent with the limitations presented by the prevailing situation in the area. Europ Assistance reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit Europ Assistance to fully provide services. In the event a Traveler travels in any area in which such conditions exist, Europ Assistance nonetheless shall endeavor to provide services consistent, however, with the risks and conditions then prevailing. Europ Assistance shall not be responsible for failure to provide, or for delay in providing Services when such failure or delay is caused by conditions beyond Europ Assistance's control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering a service is prohibited by local law or regulations.

Decisions by physicians or other health care professionals employed by or under contract to or designated by Europ Assistance as to the medical necessity for providing any of the medical services covered by this agreement are medical decisions based on medical factors and shall be conclusive in determining the need for such services. Europ Assistance shall not evacuate or repatriate a covered person if a Europ Assistance designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally.

In all cases, the medical professionals, medical facilities or legal counsel suggested by Europ Assistance to provide direct services to the eligible person pursuant to this Agreement are not employees or agents of Europ Assistance or ISE Cards, and the final selection of any such medical professional, medical facility, or legal counsel is your choice alone. Neither Europ Assistance nor ISE Cards assume any responsibility for the quality or content of any such medical or legal advice or services. Neither Europ Assistance nor ISE Cards shall be liable for the negligence or other wrongful acts or omissions of any of the healthcare or legal professionals providing direct services arising out of or pursuant to this Agreement.

Europ Assistance is not an insurer nor a provider of insurance. 24-Hour Emergency Hotline Services are provided by Europassistance.

Student Plan



ISE Cards, Inc.
P.O. Box 22111
Phoenix, AZ 85028
USA

**International Student
Exchange Cards, Inc.**

Custom-designed Trip Coverage with
24-Hour Emergency Hotline Services by



Be sure to carry this document with You when You travel.
Benefits and help services begin at 12:01 AM
on the day You start Your trip.

GROUP PLAN CODE #23730 CARRIER: TIA

Cardholder Name _____

Control # _____

Write Your ISE Card Number Here

**For Assistance While on Your Trip
24-Hours a Day,
Call Worldwide Assistance Services, Inc.
(866) 925-9054
(North American and Caribbean Countries)
Or (202) 828-5894 (Collect)
(From Elsewhere – Worldwide)**