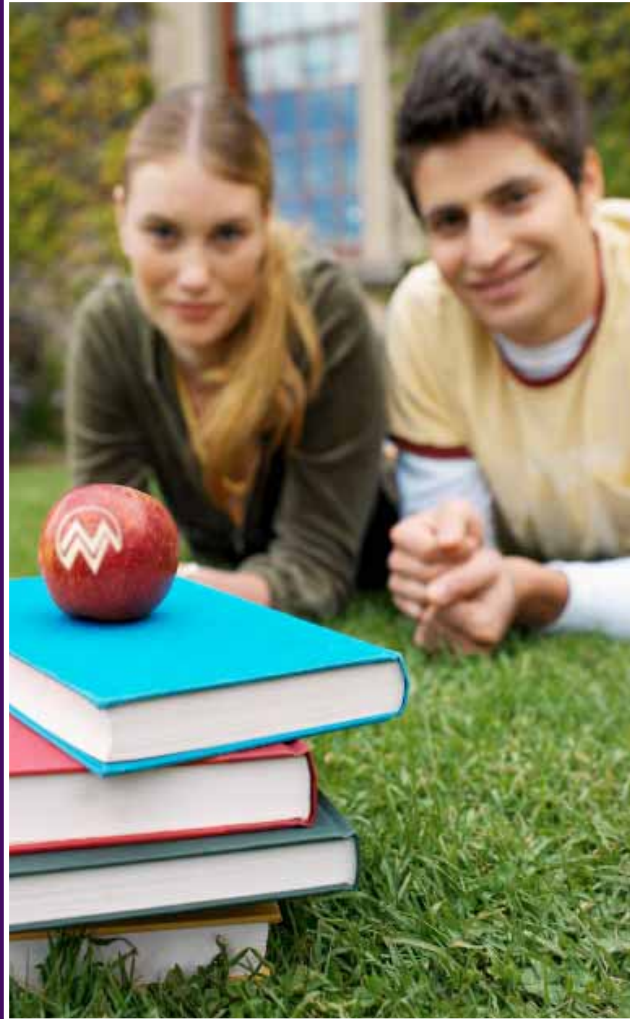


# StudentSecure<sup>SM</sup>

*Student Health Coverage that Goes Far & Beyond*



StudentSecure<sup>SM</sup>

- Medical Coverage for Study Abroad
- Coverage for Acts of Terrorism
- Astonishing Travel Assistance Services

 MultiNational  
Underwriters®  
Lloyd's Coverholder

## “Coverage for Student Lifestyles with Limitless Possibilities”

If you are a student or scholar planning on traveling to pursue your education outside your home country, health insurance is a necessity. Most student visas and learning institutions require visiting foreign students be covered by a comprehensive health insurance policy. You may also find that the coverage from your home country will not follow you while you are studying abroad. MultiNational Underwriters® (MNU) offers StudentSecure<sup>SM</sup> as an affordable solution.

MNU takes the guesswork out of insurance for individuals in study abroad programs with StudentSecure<sup>SM</sup>, a plan designed specifically to meet the needs of international students and scholars. MNU's StudentSecure<sup>SM</sup> is the program that travels with you and meets or exceeds most government student visa requirements. Whether you are looking for individual coverage or coverage for your entire family, StudentSecure<sup>SM</sup> has the features you need. Two levels of coverage, Select and Budget options, ensure that you can find the appropriate plan. Each plan includes coverage for Medical Expenses, Emergency Medical Evacuation, and Acts of Terrorism.



MNU also offers a variety of valuable Assistance Services, available around the clock. These services may help you locate a doctor, learn about safety advisories and access other important services. MNU is there to support you throughout your study abroad program as you adjust to your new surroundings.

**Who is the Plan Administrator?**

MultiNational Underwriters®, headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of international consumers worldwide. Our international claims specialists, medical professionals and service representatives are available 24 hours a day, 7 days a week to answer your questions and respond to your needs. Whether you have lost your luggage or are in need of Emergency Medical Evacuation, you will find our service team to be prompt, compassionate, and highly professional. MNU is a subsidiary of HCC Insurance Holdings, Inc. (HCC), which is a leading international specialty insurance group headquartered in Houston, Texas. HCC has assets of more than \$8.0 billion, shareholders' equity in excess of \$2.3 billion and is rated 'AA' (Very Strong) by Standard & Poor's, 'AA' (Very Strong) by Fitch Ratings and 'A+' (Superior) by A.M. Best Company.

**MultiNational Underwriters® International Travel Solutions**

MultiNational Underwriters® is part of a worldwide network of travel service, assistance and insurance companies built on solid corporate values and unrivaled customer service. We offer a broad range of travel insurance plans and assistance services for individuals, corporations, missionaries, schools and other international organizations requiring access to global travel solutions. Our organizational culture is based on integrity, keeping our promises, and giving back to the global and local communities through humanitarian efforts.

**A Trustworthy Insurer**

StudentSecure<sup>SM</sup> is insured by certain underwriters at Lloyd's. Lloyd's is the largest and oldest insurance market in the world and is rated 'A' (Excellent) by A.M. Best Company and 'A' (Strong) by Standard and Poor's. Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident and health insurance arena and is well-known for its innovative products and services. Presently, Lloyd's provides accident and health insurance to millions of individuals in almost every country of the world.

**“The appropriate  
Travel Medical Plan for  
International Students”**

**Schedule of Benefits & Limits**

|  | Select Plan  | Budget Plan   |
|--|--|---|
| Certificate Period Maximum                                   | \$300,000 (Participant)<br>\$ 50,000 (Spouse)<br>\$ 50,000 (Child)   | \$250,000 (Participant)<br>\$ 50,000 (Spouse)<br>\$ 50,000 (Child)  |
| Maximum Benefit per Injury or Illness                        | \$300,000 (Participant)<br>\$ 50,000 (Spouse)<br>\$ 50,000 (Child)   | \$250,000 (Participant)<br>\$ 50,000 (Spouse)<br>\$ 50,000 (Child)  |
| Deductible   | \$100 per Injury or Illness<br>Reduced to \$50 if treatment is from Student Health Center  |   |
| Coinsurance Claims Incurred Inside US                        | Underwriters will pay 80% of the next \$5,000 of Eligible Expenses after Deductible, then 100% to Certificate Period Maximum.<br>For charges incurred within the PPO or at a Student Health Center, coinsurance will be waived | Underwriters will pay 80% of the next \$10,000 of Eligible Expenses after Deductible, then 100% to Certificate Period Maximum |
| Coinsurance Claims Incurred Outside of US                    | After the Deductible, Underwriters will pay 100% of Eligible Expenses to Certificate Period Maximum  | Underwriters will pay 80% of the next \$10,000 of Eligible Expenses after Deductible, then 100% to Certificate Period Maximum |
| Hospital Room & Board  | Average Semi-private room rate, including nursing services   |   |
| Local Ambulance  | Up to \$350 per Injury / Illness if Hospitalized as Inpatient  |   |
| Intensive Care Unit  | Usual, Reasonable, and Customary charges   |   |
| Hospital Pre-certification Penalty                           | 50% of Eligible Medical Expenses   |   |
| Outpatient Treatment   | Usual, Reasonable, and Customary charges   |   |
| Outpatient Prescription Drugs                                | 50% of Actual Charge   |   |
| Mental Health Disorders                                      | Outpatient: \$50 Maximum per day, \$500 Maximum Lifetime<br>Inpatient: Usual, Reasonable, and Customary charges to \$10,000 Maximum Lifetime<br>Treatment must not be obtained at a Student Health Center                      |   |
| Dental Treatment due to Accident                             | \$250 Maximum per tooth<br>\$500 Maximum per Certificate Period  |   |
| Dental Treatment to alleviate pain                           | \$100 Maximum per Certificate Period   |   |
| Maternity Care for a Covered Pregnancy                       | Usual, Reasonable, and Customary charges   |   |
| Routine Nursery Care of Newborn                              | \$750 Maximum per Certificate Period   | \$250 Maximum per Certificate Period  |
| Therapeutic Termination of Pregnancy                         | \$500 Maximum per Certificate Period   |   |
| Physical Therapy & Chiropractic Care                         | Maximum \$50 per visit per day<br>Must be ordered in advance by a Physician and not obtained at a Student Health Center  |   |
| Intercollegiate, interscholastic, intramural, or club sports | \$5,000 Maximum per Injury / Illness<br>Medical Expenses only  |   |
| Terrorism  | \$50,000 Maximum Lifetime Limit, Medical Expenses Only   |   |
| Benefit Period for coverage after Policy Termination Date    | 60 days from date of Injury or Onset of Illness if Member is Hospitalized on the Termination Date  |   |
| Emergency Medical Evacuation                                 | \$300,000 Lifetime (Participant)<br>\$ 50,000 Lifetime (Spouse)<br>\$ 50,000 Lifetime (Child)  | \$250,000 Lifetime (Participant)<br>\$ 50,000 Lifetime (Spouse)<br>\$ 50,000 Lifetime (Child)                                 |
| Emergency Reunion  | \$2,500 Lifetime   | \$1,000 Lifetime  |
| Accidental Death & Dismemberment                             | Principal Sum<br>\$25,000 (Participant)<br>\$10,000 (Spouse)<br>\$ 5,000 (Child)   | No coverage   |
| Repatriation of Remains                                      | \$25,000 Maximum   | \$15,000 Maximum  |

All benefits are per covered individual and for covered conditions. All benefits, except Accidental Death & Dismemberment, are subject to the Deductible and Coinsurance. Limits apply to all benefits.

**Covered Medical Expenses**

1. Inpatient and Outpatient charges made by a Hospital
2. Charges made by a Physician, surgeon, radiologist, anesthesiologist, and any other Medical Specialist to whom the Physician has referred the case
3. Charges made for dressings, sutures, casts or other supplies prescribed by the attending Physician or Medical Specialist, but excluding nebulizers, oxygen tanks, diabetic supplies and all devices for repeat use at home
4. Charges for diagnostic testing using radiology, ultrasonographic or laboratory services
5. Charges for oxygen and other gases and anesthetics and their administration
6. Charges for prescription drugs for treatment of a covered Injury or Illness, but not for the replacement of lost, stolen, damaged, expired or otherwise compromised drugs
7. Charges made by a licensed Extended Care Facility upon direct transfer from an Acute Care Hospital
8. Emergency Local Ambulance transport incurred in connection with Injury or Illness resulting in Inpatient hospitalization

**Pre-existing Conditions**

After 12 months of continuous coverage, StudentSecure<sup>SM</sup> will provide benefits for Pre-existing Conditions. A Pre-existing Condition is any Injury or Illness that, within the 12 months prior to the Effective Date of Coverage, manifested itself, exhibited symptoms, or required medical treatment or medication, or for which a Physician was consulted.

**Maternity & Newborn Care**

When conception occurs after the Effective Date of Coverage, StudentSecure<sup>SM</sup> provides Maternity benefits, including but not limited to pre-natal, delivery, and post-natal care as well as expenses for miscarriage and complications of pregnancy. Routine Nursery Care of Newborns is also covered, subject to the maximum shown in the Schedule of Benefits and Limits.

**Organized Sports Activities**

Medical expenses for Injuries or Illnesses sustained while participating in intercollegiate, interscholastic, intramural, or club sports are covered by the StudentSecure<sup>SM</sup> plan up to a maximum of \$5,000 per Injury or Illness. Covered organized sports are: basketball, baseball, cross country, dance team, football, golf, kickball, soccer, softball, swimming, tennis, track, volleyball, weight training, and wrestling.

**Mental Health Disorders**

StudentSecure<sup>SM</sup> provides benefits for Mental Health Disorders. Outpatient treatment is covered to a maximum of \$50 per day, with a \$500 Lifetime Maximum. Usual, Reasonable, and Customary expenses are covered for Inpatient treatment to a \$10,000 Lifetime Maximum. Treatment for Mental Health Disorders is covered only if not obtained from a Student Health Center.

**Emergency Dental**

The following Emergency Dental expenses are covered: Emergency Dental treatment and Dental surgery necessary to restore or replace sound natural teeth lost or damaged in an Accident that is covered under this insurance subject to a maximum of \$250 per tooth and \$500 Certificate Period Maximum; and Emergency Dental treatment necessary to resolve acute, spontaneous and unexpected onset of pain subject to a maximum benefit of \$100 per Certificate Period.

**Emergency Medical Evacuation**

If recommended by your attending Physician, who certifies that Evacuation is necessary to safeguard your life and that Medically Necessary treatment is not available locally, and if approved in advance and coordinated by MultiNational Underwriters®, StudentSecure<sup>SM</sup> will provide the following benefits: Emergency air and/or ground transportation to the nearest Hospital that is qualified to provide the Medically Necessary treatment.

**Emergency Reunion**

StudentSecure<sup>SM</sup> will provide benefits, up to the maximum indicated in the Schedule of Benefits and Limits, for the cost of an economy round-trip air and/or ground transportation ticket for one of your relatives (parent, spouse, sibling or child age 18 or older) for transportation to the area where you are hospitalized and for reasonable expenses for lodging and meals for your relative for a period not to exceed 15 days in either of the following situations:

1. Following a covered Emergency Medical Evacuation; or
2. You are hospitalized due to a life-threatening Injury or Illness for more than five days.

MNU must be notified in advance of the travel of the relative in order for Emergency Reunion benefits to be payable. Emergency Reunion benefits that are not related to an Emergency Medical Evacuation will be paid only following the end of the Inpatient hospitalization.

**Terrorism**

StudentSecure<sup>SM</sup> provides Medical coverage for Injuries and Illnesses resulting from an Act of Terrorism, subject to a \$50,000 Lifetime Maximum, provided all of the following conditions are met:

1. The Injury or Illness does not result from chemical, nuclear or biological weapons or events.
2. You have no direct or indirect involvement in the Act of Terrorism.
3. The Act of Terrorism is not in a country or location where the United States government has issued a travel warning that has been in effect within the 6 months prior to your date of arrival.
4. You have not unreasonably failed or refused to depart a country or location following the date a warning to leave that country or location is issued by the United States government.

An Act of Terrorism is defined as: an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

For additional benefits covering Acts of Terrorism, including high limit AD&D and Permanent Total Disability coverage, review the MultiNational Accident Plan (MAP). Contact your representative for additional information about this exciting product offered by MultiNational Underwriters®.

**Accidental Death and Dismemberment**

In the event of your Accidental Death or Dismemberment resulting from a covered Injury, StudentSecure<sup>SM</sup> will provide the following benefit:

- Accidental Death – Principal Sum to the Beneficiary designated on your Application
- Loss of Sight in both eyes or loss of two or more Limbs – Principal Sum to you
- Loss of Sight in one eye or loss of one Limb – One-half of the Principal Sum to you

Loss of Sight is defined as total and irrevocable loss of sight. Loss of Limb is defined as complete and permanent severance of a hand at or above the wrist, or a foot at or above the ankle. The Accidental Death and Dismemberment benefit is not available for losses resulting from an Act of Terrorism.

**Repatriation of Remains**

In the event of a covered Injury or Illness resulting in your death, StudentSecure<sup>SM</sup> will provide the following benefit: Air and/or ground transportation of bodily remains or ashes to the area of your Principal Residence, and reasonable costs of preparation of your remains necessary for transportation.

**Incidental Home Country Coverage**

StudentSecure<sup>SM</sup> offers limited Home Country coverage. Medical expenses only can be covered during incidental visits of up to 15 days cumulative per Certificate Period. The member must return abroad, either to the Host Country or another country en route to the Host Country, following any incidental visit days in order to be eligible for this benefit. Return to the Home Country must not be taken for the purpose of obtaining treatment for an Injury or Illness that began outside of the Home Country.

**Benefit Period**

If you are hospitalized as Inpatient on your coverage Termination Date, StudentSecure<sup>SM</sup> will provide a Benefit Period of 60 days for that condition only. The Benefit Period begins on the first date that you receive diagnosis or treatment for the condition and continues for 60 days, regardless of whether you are abroad or return to your Home Country.

**Pre-certification Requirements**

Hospitalizations, Surgeries, Pregnancies, Emergency Medical Evacuations, Emergency Reunions, Repatriation of Remains, Computerized Tomography (CAT Scan), and Magnetic Resonance Imaging (MRI) must be Pre-certified. To Pre-certify, call, or have your Physician call, MultiNational Underwriters<sup>®</sup> with the information relative to your claim. You may also Pre-certify by submitting details through Student Zone. Be sure to have your ID number available. If you do not Pre-certify, medical expenses will be reduced by 50% and all other expenses will be forfeited.

**Exclusions**

The following charges, treatments, surgeries, medications, conditions and circumstances are excluded:

1. Pre-existing Conditions – Charges resulting directly or indirectly from any Pre-existing Condition are excluded from this insurance during the first 12 months of coverage. A Pre-existing Condition is any Injury or Illness which, within the 12 months prior to the Effective Date of Coverage, manifested itself, exhibited symptoms, or required medical treatment or medication, or for which a Physician was consulted
2. Coverage Area – For all Non-US citizens electing “No” to US Coverage and for all US citizens or residents, no coverage is provided within the United States, except for US citizens or residents during an eligible Incidental Home Country visit or an eligible Benefit Period.
3. Treatment for or related to any congenital condition, except for a newborn child insured under the Policy
4. Pre-natal, delivery, post-natal, and newborn care, unless related to a Covered Pregnancy
5. Birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof
6. Substance Abuse
7. Charges which are not incurred during the Certificate Period or the applicable Benefit Period, and charges which are not presented to Underwriters for payment within 60 days from the end of the Certificate Period or the applicable Benefit Period
8. Charges for use of Emergency Room for treatment of Illness within the United States unless the patient is directly admitted to the Hospital as Inpatient for further treatment of that Illness
9. Services that are not Medically Necessary and administered or ordered by a Physician or Medical Specialist, and services that are provided at no cost, by a family member, or by a person who ordinarily resides with you, or which are attributable to or recoverable from any other party including government-sponsored plans
10. Charges which exceed Usual, Reasonable and Customary
11. Investigational, Experimental or for Research purposes
12. Venereal disease, and treatment of individuals who are HIV+ or have AIDS or ARC
13. Treatment by a Chiropractor unless ordered in advance by a Physician
14. Physical therapy and treatment for Mental Health Disorders if treatment is obtained at a Student Health Center
15. Diseases of the skin
16. Dental treatment, including treatment of the temporomandibular joint, except for Emergency Dental treatment for the relief of acute, spontaneous and unexpected onset of pain
17. Eyeglasses, vision exams, contact lenses, hearing tests, hearing aids, hearing implants, eye refraction, visual therapy, orthoptics or visual eye training or eye surgery (including cataract surgery and radial keratotomy) or for any examination or fitting related to these devices or procedures
18. Immunizations and Routine Physical Exams

19. Expenses in excess of \$5,000 for Injury or Illness sustained while taking part in intercollegiate, interscholastic, intramural, or club sports, and all expenses for any Injury or Illness sustained while taking part in any other Amateur Athletics. Amateur Athletics is defined as sports or other athletic activities that are organized and/or sanctioned, involving regular or scheduled practices and/or regular or scheduled games. This definition does not include athletic activities that are non-contact and engaged in by a Member solely for recreational, entertainment or fitness purposes and not for wage, reward or profit
20. Injury sustained while taking part in: professional sports; mountaineering where ropes or guides are normally used or at elevations of 4,500 meters or higher; aviation, except when traveling solely as a passenger in a commercial aircraft; hang gliding, sky diving, parachuting, or bungee jumping; snow skiing or snowboarding, except for recreational downhill and/or cross-country snow skiing or snowboarding (no cover provided whilst skiing away from prepared and marked in-bound territories and/or against the advice of the local ski school or local authoritative body); racing by any animal or motorized vehicle; spelunking; subaqua pursuits involving underwater breathing apparatus unless NAUI/PADI certified, accompanied by a certified instructor, and at depths of less than 10 meters; jet skiing; and any other sport or athletic activity which is undertaken for thrill seeking and exposes you to abnormal or extreme risk of injury
21. Injury sustained while under the influence of or due wholly or partly to the effects of intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a Physician but not for the treatment of Substance Abuse
22. Willfully self-inflicted Injury or Illness and/or any complications or consequences thereof
23. The Deductible, Coinsurance and charges which are not included as Eligible Expenses as described in the Master Policy, and charges which exceed the limits set forth in the Schedule of Benefits and Limits
24. Treatment required as a result of complications or consequences of a treatment or condition not covered hereunder
25. Charges for travel or accommodations, except as provided for in the Local Ambulance, Emergency Medical Evacuation, Repatriation of Remains, and Emergency Reunion sections of this insurance
26. Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s)
27. Organ or tissue transplants or related services
28. Acts of Terrorism, except as provided for herein, war, insurrection, riot or any variation thereof

**This is a summary of exclusions. For more details, or for a complete copy of the Master Policy, contact MultiNational Underwriters®.**

### **Enrollment Procedures**

For quick and easy enrollment, contact your producer or MultiNational Underwriters® for online application instructions. Online applications are processed in real-time, and you will be able to print your fulfillment immediately. You may also obtain and complete an application form to be returned to MNU by e-mail, fax, or postal mail. Applications submitted by e-mail, fax, or postal mail will be processed within two business days of receipt by MNU.

### **Payment Options**

Coverage may be paid in full at time of purchase, or you may elect to make monthly payments. If you elect the single payment option, you may submit your application online or by fax and pay by credit card, or you may submit your application by mail with payment by check, money order, or credit card.

If you elect monthly payments, payment by credit card is required and a small fee will be added to each payment after the first. If your credit card is declined when an automatic payment is attempted, you will be notified in writing. You will have 15 days to provide payment through alternate credit card information.

### **Eligibility**

To be eligible for StudentSecure<sup>SM</sup>, Participants must meet the following requirements:

- (1) Must be a Full-time Student at a college or university, excluding online colleges and universities, or within 31 days of being a Full-time Student at a college or university; or must be a Full-time Scholar affiliated with an educational institution and performing work or research for at least 30 hours per week. The Full-time Student/Scholar status requirement is waived for Participants within the US holding a valid F-1 visa. Full-time status requirements remain in force for individuals holding M-1, J-1, or other category visas.
- (2) Must be residing outside Home Country for the purpose of pursuing international educational activities.
- (3) Must not have obtained residency status in the Host Country.

Participants visiting the US must hold a valid education-related visa. A copy of the I-20 or DS-2019 may be requested. For US citizens and residents, the Host Country must be outside the US, including US territories.

### **Eligibility Definitions**

Full-time Student: A student at a college or university who is taking 10 credit hours (undergraduate students) or 6 credit hours (graduate students). Individuals enrolled at colleges or universities that do not use a credit hour system must provide documentation of Full-time Student status.

Full-time Scholar: An individual who is affiliated with an educational institution and is engaging in educational activities for at least 30 hours per week. These activities may include but not be limited to performing research in an area of specialty or teaching for a temporary period of time.

Home Country: The Participant's Home Country is the country of Principal Residence as declared on the Application form. The Principal Residence is the country of the Participant's true, fixed, and permanent home.

### **Dependent Eligibility**

Dependents must meet all of the following requirements:

- (1) Must be the Participant's legally married spouse, or be the Participant's unmarried child under age 19 years and chiefly dependent on the Participant for support and maintenance.
- (2) Must accompany the Participant abroad on a similar visa or passport while the Participant engages in international educational activities.
- (3) Must be temporarily located outside the Participant's Home Country (the Dependent's Home Country is the same as that of the Participant, regardless of Principal Residence).
- (4) Have not obtained residency status in the Host Country.

### **Effective & Termination Dates**

Coverage becomes effective on the latest of:

- (1) The moment we receive the application and correct premium (if application and payment is made online or by fax); or
- (2) 12:01am US Eastern Time on the date we receive your application and payment (if application and payment is made by mail); or
- (3) 12:01am US Eastern Time on the date you meet eligibility requirements.

Coverage terminates on the earliest of:

- (1) 11:59pm US Eastern Time on the last day of the period for which you have paid premium; or
- (2) 11:59pm US Eastern Time on the last date requested on your application; or
- (3) 12:01am US Eastern Time on the date you no longer meet eligibility requirements; or
- (4) The moment of return to your Home Country (except as allowed by the provisions of this coverage).

### **Extending or Renewing Coverage**

After your initial purchase, you may extend your coverage up to a maximum of 12 months from the initial effective date. Provided there is no break in coverage, you will not be required to re-satisfy the Deductible and Coinsurance nor will benefit limits be reset.

You may renew your coverage for up to 4 years as long as you continue to meet the eligibility requirements. Renewal may be completed within the last 6 months of a 12-month Certificate Period. Deductible and Coinsurance must be re-satisfied as of each renewal date.

After 4 years of continuous coverage or any break in coverage, a new plan must be purchased. A new Application is required and you must re-satisfy your Deductible, Coinsurance, Pre-existing Condition provisions, and all other benefit limits.

Extensions and renewals must be made online with payment by credit card. For additional information on extending or renewing your plan, please visit Student Zone (<https://zone.mnui.com/studentzone/>).

### **Cancellations and Refunds**

To be eligible for a full refund, the request for cancellation must be received prior to the effective date. Cancellation requests received after the effective date will be subject to the following conditions:

- 1) A \$25 cancellation fee will apply
- 2) Only premium for unused whole-months of the plan will be refunded
- 3) Only members who have no claims are eligible for premium refund
- 4) After 60 days, no refunds are granted

### **Assistance Services**

Travel Assistance Services are available to you 24 hours a day, 7 days a week while your StudentSecure<sup>SM</sup> plan is in effect:

**Pre-Trip Health and Safety Advisories** – Contact us for current passport, visa, inoculation and vaccine requirements as well as for up-to-date travel safety advisories.

**Livetravel<sup>®</sup> Services** – We will make emergency travel and itinerary changes for you including rebooking flights, hotel reservations and ground transportation arrangements.

**BagTrak<sup>®</sup>** – We are the industry leaders in tracking lost checked baggage. We will help you locate your lost checked baggage and deliver it to you.

**Emergency Message Relay** – We will relay messages to your family, friends and co-workers, helping you to maintain contact during an emergency.

**Emergency Cash Transfers** – We will assist you in arranging and obtaining cash transfers in various locations around the world.

### **Travel Assistance Services also include:**

- Medical referrals
- Assistance with prescription drug replacement
- Dispatch of a doctor or specialist
- Emergency travel arrangements for family members
- Lost passport or travel documents assistance
- Embassy and consulate referrals
- Legal and accounting referrals
- Bail bond assistance
- Translation and interpretation assistance

StudentSecure<sup>SM</sup> Assistance Services are provided by Travel Guard Assist and are not insurance benefits. Any assistance service provided by Travel Guard Assist is not a guarantee of any insurance benefit under StudentSecure<sup>SM</sup>.

### **Student Zone**

Whether you have misplaced your ID card or benefit booklet, need assistance with a claim, or have a question about benefits, MNU is ready to respond. Frequently, these and other issues can be addressed with a short visit to Student Zone. Student Zone is an online account management and resource tool that allows you to:

- Change personal information
- Renew coverage
- Obtain details about claim filing, including downloading necessary forms
- Pre-certify for certain medical procedures and hospitalizations
- Replace a lost ID card
- Locate doctors and hospitals within the PPO Network
- Study destination, weather and travel security information using our Travel Intelligence and Planning System (TIPS)
- Access health and wellness information
- View and download brochures, obtain policy information, or get quotes for other products offered by MultiNational Underwriters®

You may access Student Zone by logging in at:  
<https://zone.mnui.com/studentzone/>

### **World Service Center**

At times, there is simply no substitute for human intervention. MNU's World Service Center representatives are available 24 hours a day, 7 days a week to answer your questions and may be reached by students at no cost through our worldwide toll-free numbers. Immediate support is available in several languages and can be provided in many others with the assistance of a translator. If a translator is needed, the World Service Center representative will arrange one.

### **How do I Apply?**

It's easy. Complete the enclosed Application and mail it, along with your payment, to:

Shannon Turner  
Saylor & Hill Co. A Barney & Barney LLC Company  
1999 Harrison Street, Suite 1230  
Oakland CA 94612  
(510) 466-6030



**Monthly Rates – Effective through 12/31/2009**

**StudentSecure<sup>SM</sup> Select – Coverage Excluding the US**

| Age      | Participant Only                    | Participant & Spouse | Participant & Children | Participant & Family |
|----------|-------------------------------------|----------------------|------------------------|----------------------|
| Under 19 | \$50                                |                      |                        |                      |
| 19-23    | \$50                                | \$323                | \$195                  | \$453                |
| 24-30    | \$50                                | \$404                | \$211                  | \$534                |
| 31-40    | \$114                               | \$563                | \$244                  | \$691                |
| 41-50    | \$189                               | \$630                | \$319                  | \$758                |
| 51-64    | \$255                               | \$703                | \$385                  | \$831                |
| 65+      | Contact MultiNational Underwriters® |                      |                        |                      |

**StudentSecure<sup>SM</sup> Select – Coverage Including the US**

| Age      | Participant Only                    | Participant & Spouse | Participant & Children | Participant & Family |
|----------|-------------------------------------|----------------------|------------------------|----------------------|
| Under 19 | \$66                                |                      |                        |                      |
| 19-23    | \$88                                | \$411                | \$248                  | \$576                |
| 24-30    | \$150                               | \$737                | \$386                  | \$973                |
| 31-40    | \$199                               | \$751                | \$327                  | \$946                |
| 41-50    | \$350                               | \$863                | \$437                  | \$803                |
| 51-64    | \$450                               | \$963                | \$527                  | \$1141               |
| 65+      | Contact MultiNational Underwriters® |                      |                        |                      |

**StudentSecure<sup>SM</sup> Budget – Coverage Excluding the US**

| Age      | Participant Only                    | Participant & Spouse | Participant & Children | Participant & Family |
|----------|-------------------------------------|----------------------|------------------------|----------------------|
| Under 19 | \$33                                |                      |                        |                      |
| 19-23    | \$33                                | \$193                | \$114                  | \$299                |
| 24-30    | \$33                                | \$295                | \$143                  | \$383                |
| 31-40    | \$92                                | \$365                | \$195                  | \$475                |
| 41-50    | \$120                               | \$439                | \$278                  | \$556                |
| 51-64    | \$175                               | \$476                | \$348                  | \$591                |
| 65+      | Contact MultiNational Underwriters® |                      |                        |                      |

**StudentSecure<sup>SM</sup> Budget – Coverage Including the US**

| Age      | Participant Only                    | Participant & Spouse | Participant & Children | Participant & Family |
|----------|-------------------------------------|----------------------|------------------------|----------------------|
| Under 19 | \$42                                |                      |                        |                      |
| 19-23    | \$45                                | \$274                | \$139                  | \$364                |
| 24-30    | \$90                                | \$376                | \$182                  | \$487                |
| 31-40    | \$150                               | \$487                | \$261                  | \$635                |
| 41-50    | \$249                               | \$602                | \$382                  | \$763                |
| 51-64    | \$338                               | \$651                | \$478                  | \$811                |
| 65+      | Contact MultiNational Underwriters® |                      |                        |                      |

Rates include Surplus Lines Taxes and Fees when applicable

**When you have an international insurance need other than an international student plan, consider these other products:**



**CitizenSecure<sup>SM</sup>:** Provides annually renewable major medical coverage for individuals and families. This plan is available to citizens in locations around the world.



**MultiNational Accident Plan:** Provides coverage for accidents that result in disability or death, including Acts of War and Terrorism.



**IC+ International Term Life:** Provides term life insurance for individuals who require international personal and business protections.



**Atlas Travel Series:** Short term travel medical insurance for individuals traveling internationally.



**Atlas Group Travel:** Provides the same quality coverage as the Atlas Travel Series product at a discount group rate making it appropriate for student groups, missionary organizations and corporations.



**Atlas Professional:** Provides coverage similar to the Atlas Travel Series tailored to meet the needs of professionals traveling abroad several times throughout the year.



**GroupSecure<sup>SM</sup>:** Dependable, high quality medical insurance for US-based organizations with employees overseas or non-US organizations employing expatriates, third-country nationals, or key local nationals.

#### **Privacy Policy**

MultiNational Underwriters<sup>®</sup> respects individual privacy and values the confidence of its customers, employees, consumers, business associates, and others. Please contact us or visit our website to obtain a full version of our Privacy Policy.

StudentSecure<sup>SM</sup> Application  
MultiNational Underwriters<sup>®</sup>  
Lloyd's Coverholder

|  |  |                  |  |  |  |  |   |
|--|--|------------------|--|--|--|--|---|
| Enrollment Information – Please complete all sections. Enter Spouse and Child details only for dependents to be covered under this plan.   |  |                  |  | Plan Selections – Please make a selection in each section. Choose single OR monthly payments.  |  |  |   |
| Name (First and Last)  | Date of Birth (MM/DD/YYYY)               | Gender           | Citizenship  | Type of coverage selected:   |  |  |   |
| Participant  |  |                  |  | <input type="checkbox"/> Student Only <input type="checkbox"/> Student & Spouse<br><input type="checkbox"/> Student & Children <input type="checkbox"/> Student & Family |  |  |   |
| Spouse   |  |                  |  | Requested Effective Date: ____ / ____ / 20__   |  |  |   |
| Child  |  |                  |  | Plan level selected: <input type="checkbox"/> Select <input type="checkbox"/> Budget   |  |  |   |
| Child  |  |                  |  | US Coverage: <input type="checkbox"/> Yes <input type="checkbox"/> No<br><small>(US citizens/residents must select "No")</small>   |  |  |   |
| Child  |  |                  |  | <input type="checkbox"/> Single Payment – I want to pay in full now.   |  |  |   |
| Complete Mailing Address   |  |                  | Home Country   |  |  | Monthly cost from rate tables on page 14: ____ | Multiply by # of months to be covered: x ____ |
|  |  |                  | Host Country   |  |  | Total amount due: ____                         |   |
| Email  |  |                  | Telephone  |  |  |  |   |
| Name of University   |  | State (if in US) | Type of Visa (I-94)<br>Non-US Citizens Only  |  |  |  |   |
| <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Scholar<br>Number of Hours Enrolled ____   |  |                  | <input type="checkbox"/> F-1 <input type="checkbox"/> M-1<br><input type="checkbox"/> J-1 <input type="checkbox"/> R-1 |  |  |  |   |
| Date of Departure from Home Country<br>____ / ____ / ____  | Date Classes Begin<br>____ / ____ / ____ |                  | Date of Return to Home Country<br>____ / ____ / ____   |  |  |  |   |
| Payment Method: <input type="checkbox"/> Check/Money Order <input type="checkbox"/> Discover <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express <input type="checkbox"/> Visa   |  |                  |  |  |  |  |   |
| Credit Card #  |  | Expiration Date  |  | Complete Billing Address   |  |  |   |
| Name as it appears on card   |  |                  |  |  |  |  |   |
| Signature  |  |                  |  | Daytime Phone Number   |  |  |   |
| <p>Check or Money Orders should be made payable, in US dollars, to MultiNational Underwriters<sup>®</sup>. If paying by credit card, I authorize MultiNational Underwriters<sup>®</sup> to debit my Discover, VISA, MasterCard or American Express account for the amount specified above. If I have selected a monthly plan, I hereby request and authorize MultiNational Underwriters<sup>®</sup> to debit my Credit Card account for the proper installment amounts on the due dates of the installments. This authorization will remain in effect for the duration of the Coverage Period elected or until revoked by me in writing. Coverage purchased by credit card is subject to validation and acceptance by the credit card company.</p> <p>I hereby apply for membership in the Atlas/International Citizen Group Insurance Trust, Hamilton, Bermuda and for the insurance provided to members by Lloyd's. I understand that the insurance applied for is not a general health insurance policy, but is intended for use in the event of a sudden and unexpected event while pursuing educational endeavors outside my Home Country. I certify that I am a Full-time Student or Full-time Scholar as required by the definitions of this policy. I understand this insurance contains a Pre-existing Condition exclusion, a Pre-notification Penalty and other restrictions and exclusions. I understand that renewal of this insurance may only be transacted online and will not be effective unless such transaction is made within the six (6) months immediately preceding my current coverage expiration date and confirmed in writing by MultiNational Underwriters<sup>®</sup>. I understand that the information contained herein is a summary of the Master Policy and that I may obtain a complete copy of the Master Policy upon request to MultiNational Underwriters<sup>®</sup>. I understand that Lloyd's, as underwriter of the plan, is solely liable for the coverage and benefits provided under the insurance. I understand that Lloyd's operates as an approved, non-admitted insurer in all states of the United States except Illinois and Kentucky where they are admitted. As such, claims under this insurance may not be made against any state guaranty fund. I understand and agree that the insurance agent/broker, if any, assisting with this Application is a representative of the Applicant. Licensed insurance brokers and independent agents are compensated through commissions calculated as a percentage of premium for the purchase, renewal, placement or servicing of insurance coverage. Additionally, some licensed producers may also receive bonuses and incentive trips or prizes associated with sales contests based on sales criteria, such as the overall sales volume or for the percentage of completed sales through MultiNational Underwriters<sup>®</sup>. Please contact your insurance broker to obtain information about the specific compensation they may receive in connection with the issuance of your coverage. If signed by a representative of the Applicant, the undersigned warrants his/her capacity to so act. If signed as guardian or proxy of the Applicant, the undersigned warrants his/her capacity to so act. By acceptance of coverage and/or submission of any claim for benefits, the Applicant ratifies the authority of the signer to so act and bind the Applicant.</p> |  |                  |  |  |  |  |   |
| Signature of Applicant   |  |                  |  | Date of Signature  |  |  |   |
| Signature of Spouse  |  |                  |  | Date of Signature  |  |  |   |

FOR PRODUCER USE ONLY

|  |  |
|--|--|
| Producer ID Number: 22364001   | Producer Name: Shannon Turner                    |
| Company Name & Address:<br>Saylor & Hill Co. A Barney & Barney LLC Company<br>1999 Harrison Street, Suite 1230<br>Oakland CA 94612 | Telephone: (510) 466-6030<br>Fax: (510) 273-8867 |
| Signature:   | E-Mail Address: info@saylorhill.com              |



**MultiNational  
Underwriters®**  
Lloyd's Coverholder

251 North Illinois Street, Suite 600

Indianapolis, IN 46204

Phone 800.605.2282 or 317.262.2132 Fax 317.262.2140

[www.mnui.com/](http://www.mnui.com/) [insurance@mnui.com](mailto:insurance@mnui.com)

PBC-450.101.04.09

(22364001)