



INSURANCE SCHEDULE – MEDICAL ILLNESS AND INJURY

<u>Covered Medical Class</u>	<u>Class Definition</u>	<u>Effective Date</u>
Class 1 (employee)	All approved sponsored travelers of BlueBridge International, who are traveling into the United States for training at the expense of the Policyholder outside their country of residence or permanent assignment.	07/26/2016 Through 08/30/2016
Class 2 (dependents)	Not Covered	N/A

MEDICAL ILLNESS AND INJURY INSURANCE	
<p>Maximum Reimbursable Charge Unless otherwise noted, services are paid based on the Maximum Reimbursable Charge. For this plan, the Maximum Reimbursable Charge is calculated at the 80th percentile of all charges made by providers of such service or supply in the geographic area.</p> <p>The amount so specified below shall apply to each covered person, subject to all terms of the policy.</p>	
Calendar Year Medical Benefit Maximum	\$500,000
Calendar Year Deductible	\$0
Coinsurance (paid by Cigna)	100%
Out of Pocket Coinsurance Maximum	None
Prescription Drug	100% of covered expenses, when medically necessary while on an approved international business trip. This benefit includes replacement medicine for lost prescriptions that are medically necessary during an international trip.
Emergency Dental (includes dental accident & alleviation of sudden unexpected pain)	Unlimited, subject to the calendar year maximum
Personal Deviation (Sojourn)	7 days, when taken in conjunction with an approved business trip
Room and Board Inside the U.S.	Average Semi-Private Room Rate
Room and Board Outside the U.S.	\$1,500
Pre-Existing Condition	None, subject to the calendar year maximum
Medical Evacuation & Repatriation	\$250,000
War Risk	Not Covered
Accidental Death and Dismemberment (AD&D)	Covered. Please refer to AD&D schedule for benefit information



INSURANCE SCHEDULE - ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

<u>Covered AD&D Class</u>	<u>Class Definition</u>	<u>Effective Date</u>
Class 1 (employee)	All approved sponsored travelers of BlueBridge International, who are traveling into the United States for training at the expense of the Policyholder outside their country of residence or permanent assignment.	07/26/2016 Through 08/30/2016

ACCIDENTAL DEATH OR DISMEMBERMENT INSURANCE	
The insurance provides benefits for accidental death or dismemberment. The amount that may be payable is based on the Amount of Principal Sum.	
Amount of Principal Sum	\$200,000
War Risk	Not Covered
Aggregate Limit of Liability This includes forms of transportation such as air, bus train, and boat	\$1,000,000 for all covered persons Not more than the Policy Aggregate Maximum specified above will be paid for all Covered Losses for all Covered Persons as the result of any one Covered Accident. If this amount does not allow all Covered Persons to be paid the amounts this policy otherwise provides, the amount paid for each Loss bears to the Aggregate Limit of Liability.
Table of Losses and Benefits	
	% of Principal Sum
Loss of Life or Two or more members	100%
Loss of Speech AND Hearing	100%
Loss of Speech OR Hearing	One-half (1/2) the Principal Sum
Loss of One member	One-half (1/2) the Principal Sum
Thumb and index finger from the same hand	One-fourth (1/4) the Principal Sum
Such payment shall be in addition to any other indemnity payable as of the date of loss, but only one (1) amount, the larger applicable amount, shall be payable for all such losses resulting from one accident. The "Principal Sum" is the amount specified as such in the Schedule.	
Member: shall mean a hand, foot, or eye	
Loss: shall mean, with respect to: <ul style="list-style-type: none"> ○ hands and feet, actual severance through or above wrist or ankle joints; ○ with respect to eyes, entire irrecoverable loss of sight; ○ with respect to speech, the total irrecoverable loss of speech which does not allow audible communications in any degree ○ with respect to hearing which cannot be corrected by any hearing aid or device ○ with respect to thumb and index finger means complete severance through or above the metacarpophalangeal joints, (the joints between the fingers and the hand). 	