

WELCOME TO

ON THE GO



AnyTime[®]
Insurance

USER GUIDE



- ▶ **5 must-pack items**
YES: travel insurance is one of them
- ▶ **Choices, choices**
AT30 or AT45?
- ▶ **Taking the kids abroad:**
the most extreme sport of them all

ANYTIME[®] INSURANCE USER GUIDE

YOU DID IT!



You purchased
travel insurance!

Smart move!

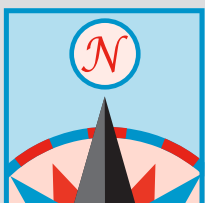
SO... NOW WHAT?

Okay, first things first: **thank you** for buying AnyTime travel insurance. There's a lot to take in when you purchase travel insurance. Insurance policies can be hard to follow, and often contain words and "insurance jargon" that you are likely unfamiliar with unless you work in the insurance industry.

That's why we made this User Guide as simple as possible. It includes individual sections that deal with most aspects of your AnyTime Insurance plan, including useful **POINTERS** and guidance on how to file a claim.

This User Guide does not contain the full terms, conditions and exclusions contained in your AnyTime Insurance plan. A complete copy of your certificate, and your identification card, has been posted in the **PCYOU** Personal Portal, found at **pcyou.pointcomfort.com**. It's a good idea to print your identification card and keep it with you. But if you lose it, or just don't want to carry another piece of paper, no worries. You can access your identification card any time from your mobile or laptop device.

HEY!
What's with
this thing?



Helpful **POINTERS** appear through this User Guide; watch for the compass icon to get pro-tips that'll make navigating your insurance a little easier.

Click each icon below to navigate the guide:

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UPON FURTHER REVIEW...

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Part 1 | Rules of the Road

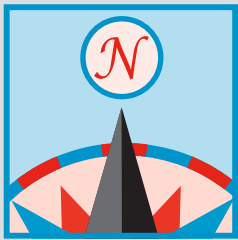


Welcome to AnyTime®

You are the proud owner of an AnyTime travel insurance plan. It's a plan for frequent international travelers, providing coverage when you're outside your home country. It automatically covers all of your international trips for an entire year. AnyTime is a little different from most kinds of travel insurance. Let's talk about what makes it that way.

A travel insurance plan that loves (and needs) company

As you'll recall from when you made your purchase, AnyTime cannot be your only source of health insurance policy. Your AnyTime plan supplements your home country health insurance by providing coverage when you are abroad- that's when many private and government plans fall short. You must maintain your home country coverage for the entire duration of your AnyTime plan. If your home country coverage ends for any reason, your AnyTime plan automatically ends at the same time.



POINTER: You must maintain your home country health insurance for your AnyTime plan to remain in effect.

Just purchase what you need

AnyTime Insurance always includes Medical, Transportation and Lump Sum benefits. Coverage for Adventure Sports and Personal Equipment and Pets is optional. That means you will only have these benefits if you selected the options when you applied for coverage. These add-ons cost a little bit more, but they tend to be worth it if they coincide with your interests.





One Full Trip Around the Sun

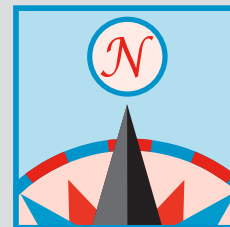
AnyTime® policies are unique because they're issued for a period of one year. During the year, you're covered for illness or injury that happens to you when you're abroad. You are covered for as many international trips as you want to take, but keep in mind the duration of coverage for any one trip will either be 30 days or 45 days, depending on your selection when you purchased AnyTime. There's no need to let us know when you're traveling: just go.

30 or 45—your choice

When you buy an AnyTime plan, you choose either AnyTime30 or AnyTime45. The number in the plan refers to the maximum length of any trip you take throughout the year. If your trips are typically less than 30 days in length, it makes the most sense for you to buy our 30-day plan. If your trips are usually closer to 45 days long, then AnyTime45 is the plan for you. This is important: if you have the AnyTime30 plan and your trip goes longer than 30 days, you will only be covered for the first 30 days of your trip. The same goes for the first 45 days of your trip on our AnyTime45 plan. So if you find that your trip is longer than your AnyTime coverage, just contact the PCYOU team and we will fix you up with a plan for the excess days.

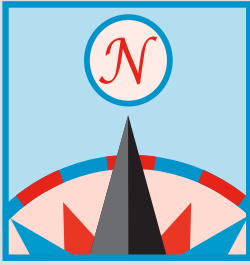
Benefit Period: 30 days, home or away

If you are treated for an illness or injury that happens during your travels abroad, you remain covered for that condition for up to 30 days, with a maximum limit of \$2,500, even in your home country. This coverage ONLY applies to conditions that are first treated while you are abroad – new illnesses or injuries are on you.




POINTER:
If you're
from the US,
coverage for
claims in the

US is subject to 20% additional coinsurance. So if you can complete your treatment abroad, it will cost you less.



POINTER: You should always present your Comfort Pass Insurance ID card to your doctor or other provider when accessing medical care or other services. Usually providers will call us to confirm the details of your coverage before providing care to you. Our 24/7/365 contact info appears on the card.

FOLD



Point Comfort Underwriters

Comfort Pass Insurance ID

Hospital and Doctor Network

Insured Person:

Traveler ID #:

Deductible:

Certificate #:

Effective Date:

Termination Date:

To locate a facility in the United States, search online at pcyou.pointcomfort.com or contact Point Comfort Underwriters. To locate a facility outside the United States, contact Point Comfort Underwriters at providers@pointcomfort.com.

Contact Information

Pre-certification or pre-notification -
 1-844-210-2010 (from within the US)
 1-317-210-2010 for collect international calls

Please see the pre-certification and advance approval requirements in your certificate.

Assistance -
 1-844-210-2010 From 8am EST to 8pm EST, Monday through Friday (Emergency and Non-emergency matters); or email your request to info@pointcomfort.com
 1-844-210-2010 After hours (Emergency matters)

Visit PCYOU.pointcomfort.com for:

- Claims Submission Information
- Policy Documents
- Additional Coverage

How To File a Claim

Submit the following documents to Point Comfort Underwriters, Inc. within 60 days of the date your claim is incurred:

1. Completed and signed Claimant's Statement and Authorization Form and Accident Questionnaire (if applicable). For Add'l info visit: PCYOU.pointcomfort.com
2. Original itemized bills.
3. Receipts for any expenses you have already paid.

FOLD

Plans Change

If you need to cancel your Any-Time® plan before your coverage starts, just let PCU know. We'll refund your money. If you need to cancel your plan later, you'll get a partial premium refund— but only if you haven't filed any claims. An administrative fee of \$50 will be deducted from your refund. If you've already filed a claim, there can be no refund.



Part 2 | When bad things happen to good people...



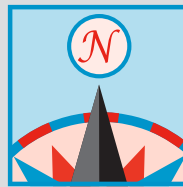
Follow these simple rules, and filing your claims will be easy as pie (eating it, not making it).

1. Always contact Point Comfort Underwriters (PCU) as soon as possible when you know you are going to need medical care. We can't feel your pain, but we can make the claim process less painful and we may help you save some money.

2. You are free to go to any medical provider you choose, but you will end up paying more if you use a US hospital or doctor who is not in the PPO network. So, just go to the **PCYOU Personal Portal** found at pcyou.pointcomfort.com to find your nearest network provider or contact the helpful PCYOU team and they will help you figure out what your options are.

3. Some medical procedures must always be pre-certified. That means you or your doctor or medical facility must contact PCU in advance and provide PCU with information about your condition and anticipated treatment. If you do not do this, you will end up paying more. The Pre-certification requirement is waived if an emergency prevents you from complying. The following medical procedures **must always be pre-certified**:

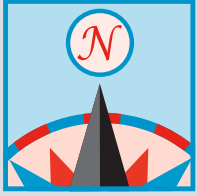
- Inpatient care
- Any surgery or surgical procedure
- Care in an extended care facility
- Home nursing care
- Durable medical equip-
(wheelchair, hospital bed for home use)
- Artificial limbs
- Computerized Tomography (CAT Scan)
- Magnetic Resonance Imaging (MRI)
- Interfacility ambulance transfer



POINTER:
If you can't read it,
neither can we!

4. Keep copies of all bills, invoices, receipts, credit card statements, bank statements or any other document that shows you paid for something that might be covered under AnyTime[®] Insurance. Always keep evidence of your unused travel tickets.

5. Obtain copies of your medical records from any non-US providers BEFORE you leave their medical facility. It will definitely be more difficult, time-consuming and costly for you to obtain your medical records after you leave. And those records may be necessary for PCU to process your claim.



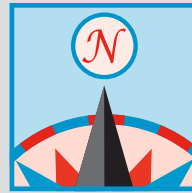
POINTER: Always give your Comfort Pass Insurance ID card to your medical providers and let them know that there is a Pre-certification requirement in your plan.

6. You MUST notify PCU of your claim within 60 days. You also MUST provide PCU with all the documents they need to review your claim within 180 days. Otherwise, your claim will not be covered.

7. Start your claim process by going to pcyou.pointcomfort.com. You can also contact the amazing PCYOU team and we'll guide you through the process.

8. All Transportation benefits must be approved in advance by PCU. If you don't get PCU's advance approval, then there is no benefit. Sorry...those are the rules.

9. Emergency medical evacuations must be approved in advance and arranged/coordinated by PCU. Our one-of-a-kind PCYOU team is available 24/7/365. Just call the number on your identification card and let the professionals at PCU take it from there.



POINTER: It's better to over-Pre-certify than fail to Pre-certify.



The Paper Chase

A guide to the forms and documents required for each type of claim.

	Type of Claim	Form(s) Required
1	Medical – Illness	CSA Student/Scholar Verification (if applicable)
2	Medical-Accident	CSA General Accident Questionnaire Student/Scholar Verification (if applicable) Student/Scholar Sports Accident Questionnaire (if applicable) Adventure Sport Accident Questionnaire (if applicable)
3	Emergency Medical Evacuation	#1. and/or #2. above Emergency Medical Evacuation/Reunion/Bedside Visit
4	Reunion	#1. and/or #2. above Emergency Medical Evacuation/Reunion/Bedside Visit
5	Bedside Visit	#1. and/or #2. above Emergency Medical Evacuation/Reunion/Bedside Visit
6	Repatriation of Mortal Remains	#1. and/or #2. above Accidental Death/Repatriation of Remains Questionnaire
7	Local Burial or Cremation	#1. and/or #2. above Accidental Death/Repatriation of Remains Questionnaire
8	Return of Minor Child(ren)	Return of Minor Child(ren) Questionnaire
9	Trip Interruption	Trip Interruption
10	Natural Disaster Replacement Accommodations	Natural Disaster Daily Replacement Accommodation/ Natural Disaster Evacuation and Repatriation
11	Natural Disaster Evacuation and Repatriation	Natural Disaster Daily Replacement Accommodation/ Natural Disaster Evacuation and Repatriation
12	Political Evacuation and Repatriation	Political Evacuation and Repatriation
13	Accidental Death	#2 above Accidental Death/Repatriation of Remains Questionnaire
14	Lost Checked Luggage	Lost Checked Luggage Lost or Stolen Personal Equipment/Scuba Equipment
15	Personal Liability	Personal Liability Student/Scholar Verification (if applicable)
16	Lost Checked Personal Equipment	Lost Checked Luggage Lost or Stolen Personal Equipment/Scuba Equipment
17	Lost Checked Scuba Equipment	Lost Checked Luggage Lost or Stolen Personal Equipment/Scuba Equipment

The Paper Chase

Other Helpful Documents

Document	Purpose
Beneficiary Designation	This form tells us who to pay the proceeds of your Accidental Death coverage. You should complete and submit this form before your trip. You can do this via PCYou.
Alternate Payee Request	Use this form if you want us to pay someone, other than you, for non-medical covered expenses.
Cancellation of Coverage	We hope you don't, but sometimes it can't be avoided. Use this form to tell us you want to cancel your plan.
More on Pre-certification	Everything you ever wanted to know about Pre-certification... but were afraid to ask.
Claim Process Overview	Trouble sleeping? Read this.



#AnyTime

The Paper Chase

Additional Helpful Information

Submit a new Claimant's Statement and Authorization form for each medical condition being treated.

Complete all forms in their entirety. Be descriptive in regards to services the doctor performed, your past medical history and the date the condition and/or symptoms first occurred. Attach all required documents.

Complete all forms in their entirety. Be descriptive in regards to services the doctor performed, your past medical history and the date the condition and/or symptoms first occurred. Attach all required documents.

Be sure to answer every question on each required claim form. We will not be able to process or pay your claim until all questions are answered.

Even though we can process claims in multiple languages, it is helpful if you include English translations if they are available.

Keep copies of everything you send to us.

Claims submitted by fax or email can only be accepted if they are legible, clear and do not appear to be altered.

When submitting prescription drug charges, we require more than a cash register receipt. We need information that includes your name, date, quantity dispensed, price, prescribing physician and name of pharmacy.

If you are submitting loose paper receipts, it is helpful if you attach them to a full sheet of paper.

If requesting a wire transfer, we must have complete banking information on file. We will not be able to issue a wire transfer for claims of less than \$1,000.

Part 3 | Don't Worry, Be Happy

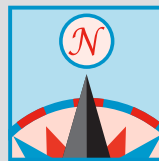


AnyTime[®] Medical Benefits

Your AnyTime plan includes a \$250 deductible and various limits which are based on the type of service provided to you. This section details some of your plan's benefits relating to medical services. You should review the Schedule of Benefits and Limits contained in your certificate.

DOCTORS

If you get sick or injured while abroad, you may need to see a doctor. You are covered whether you go to a doctor's office, a walk-in clinic, an urgent care center, an outpatient care facility or a hospital.

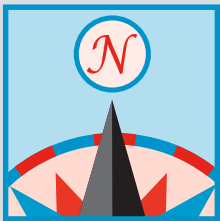


POINTER: Only use an emergency room for a true emergency, and only if there are no other alternatives.

Be careful about going to an emergency room. **If you go to an emergency room for an illness and you are not then admitted to the hospital, you will have to pay an additional deductible of \$350.**

HOSPITALS

We hope you aren't admitted to a hospital during your trip, but it happens. AnyTime covers your room and board in a semi-private room, ward or intensive care unit. It also covers you for surgeries, laboratory tests, x-rays, prescription drugs, and other services and supplies generally provided in hospitals or outpatient surgical facilities.



POINTER: Personal services and supplies of a non-medical nature, such as a mariachi band to cheer you up, a television, telephone calls or a vanilla latte with almond milk from the nearest Starbucks are not covered. Also not covered: drugs that do not require a prescription. Be sure to let hospital personnel know this so you don't get surprised with a large, uncovered hospital bill.



PRESCRIPTIONS

Speaking of prescription drugs, AnyTime® also covers you for most prescriptions you obtain even if you are not hospitalized. Be sure to keep your receipts and supporting medical records.

HOME CARE

If you need home nursing care, a wheelchair or a standard hospital bed to use at home, these are also covered.

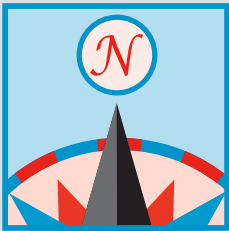
DENTAL

AnyTime includes limited dental coverage. If you require emergency dental care as a result of an accident involving face, skull, neck or jaw injuries, you have coverage for repair or replacement of your sound, natural teeth. If you require dental care for the purpose of pain relief, AnyTime provides a benefit of \$100.



ACUTE ONSET OF A PRE-EXISTING CONDITION

AnyTime includes limited medical coverage for an acute onset of a pre-existing condition for US residents while traveling abroad. This means if you experience an unexpected flare-up or relapse of a pre-existing condition and you need emergency care, AnyTime will provide some coverage.



POINTER: Damage to your teeth resulting from biting down on something hard is not considered an accident. Also, dental care that can routinely be provided in a dental office is not covered. Dental coverage is for emergency care due to a covered accident and is typically performed in tandem

with medical emergency services.

AnyTime[®] Transportation Benefits



Your AnyTime Transportation Benefit limits are based on the type of service provided. You can review the limits in the Schedule of Benefits and Limits contained in your certificate. This section describes some of the Transportation coverage provisions contained in your AnyTime plan.

AMBULANCE

If you are transferred from the scene of an accident to a hospital, the cost of the ambulance is covered. If you are transferred to a hospital by ambulance due to an illness, the cost of the ambulance is covered if you are admitted to the hospital as an inpatient. **If you are not admitted, the cost of the ambulance is not covered.** If you need to be transferred by ambulance from one hospital to another, you're covered.

EMERGENCY MEDICAL EVACUATION

If a life-threatening medical condition suddenly arises, you are covered for emergency transportation, by air or land, to the nearest medical facility capable of treating your condition. Once you are stabilized, your transportation back home is also covered. The expert **PCYOU** team will make all arrangements for you and will maintain constant communication with you, your doctors and family members during the entire process.

EMERGENCY REUNION

While you are hospitalized after an emergency medical evacuation, AnyTime covers the cost of round-trip commercial transportation so a relative or friend from home can be by your side. AnyTime also covers the cost of their hotel room and meals for up to 15 days. Your relative or friend should be sure to keep copies of all paid receipts to submit to PCU for reimbursement. The fast and friendly **PCYOU** team will be happy to help with the arrangements.

REPATRIATION OF MORTAL REMAINS OR LOCAL BURIAL

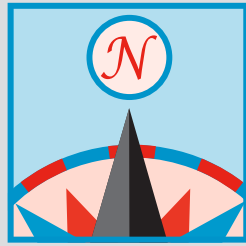
Unfortunately, people sometimes die during an international trip. When this happens, the process of repatriating your remains can be gut-wrenching, expensive, time-consuming and added pressure your loved ones don't need during their time of grief. AnyTime covers the cost of preparing and transporting your remains home. And the compassionate **PCYOU** team will help with making all the arrangements. If repatriation of your bodily remains is not possible or desired, AnyTime covers the cost of your local burial.

RETURN OF MINOR CHILDREN

Your dream trip can quickly turn into a nightmare if illness, injury or even death strikes, leaving your children unattended in a foreign land. AnyTime covers the cost of one-way commercial transportation of your unattended children home, plus the cost of a chaperone, if necessary, to assure your childrens' safety. The caring **PCYOU** team will help with all the arrangements, with the safety of your children our number one priority.

TRIP INTERRUPTION

Sometimes you've got to cut your trip short because of unexpected emergencies that arise at home during your absence. If you learn of the substantial destruction of your home due to fire or weather, AnyTime® covers the cost of your one-way commercial transportation home. If you learn of the death of a close family member while abroad, AnyTime covers the cost of your commercial one-way transportation home or to the location of the deceased person's funeral or burial.



POINTER: Always keep copies of your itineraries and unused transportation tickets; you'll need them when you file your claim.



NATURAL DISASTER DAILY REPLACEMENT ACCOMMODATIONS

The frequency and intensity of natural disasters is increasing worldwide. It can be impossible to recover the money you paid in advance for accommodations located in affected areas. You could be left with no place to stay, and not enough cash to pay for replacement accommodations. If a natural disaster occurs during your trip and evacuation from the affected area is ordered by the local authorities, AnyTime provides \$250 per day for up to 5 days for replacement accommodations. Any refund from the original accommodations will be deducted from this benefit.

POLITICAL EVACUATION AND REPA-TRIATION

Political instability can emerge unexpectedly, anywhere in the world. If the US Department of State or similar government organization from your home country orders the evacuation of all non-essential government personnel from your location, AnyTime covers the cost of your transportation in the most appropriate manner available consistent with the circumstances, to the nearest safe place and/or to your home. Remember, this benefit is not available if a Travel Warning or Emergency Travel Advisory was issued or was in effect at any time during the 6 months prior to your arrival.

AnyTime® Lump Sum Benefits



Your AnyTime Lump Sum Benefit limits are based on the type of claim you have. You can review the limits in the Schedule of Benefits and Limits contained in your certificate. This section summarizes the Lump Sum coverage provisions contained in your AnyTime plan.

ACCIDENTAL DEATH

If you die in an accident while on your trip abroad, AnyTime will pay your beneficiary the lump sum benefit indicated in your Certificate. Your beneficiary is the person you designate by completing the Beneficiary Designation form in myPointcomfort.com. If you do not designate a beneficiary and you are age 18 or older, then your beneficiary is determined in the following order: 1. your spouse (if any), 2. your children equally (if any), 3. your estate. If you are younger than 18, your beneficiary is determined in the following order: 1. your custodial parent(s) (if any), 2. your siblings equally (if any), 3. your estate.

ACCIDENTAL DISMEMBERMENT

Half of the lump sum benefit indicated in your certificate will be paid to you if you are in an accident while on your trip abroad which results in your dismemberment. Dismemberment means complete severance from your body of your arm when the severance is at or above (toward your elbow) your wrist, or the leg, where severance is at or above (toward your knee) your ankle, or permanent and irrevocable loss of sight. The full lump sum benefit will be paid to you if your dismemberment involves more than one limb or eye.

COMMON CARRIER ACCIDENTAL DEATH

If you die in an accident while traveling on board a common carrier, AnyTime will pay your beneficiary the lump sum benefit indicated in your certificate. A common carrier is an organization that transports people from place to place by air, rail, bus or water. A taxi, limousine, motorcar, motorcycle or any form of transportation by animal or human means (think camel, horse, elephant or rickshaw) is not a common carrier.

HOSPITAL INDEMNITY

If you are hospitalized as an inpatient while abroad, AnyTime will pay you \$100 per night for up to 10 nights. You can spend this money any way you want.



Still have questions?

Contact the PCYOU Team at:
help@pointcomfort.com

Via the web:
pcyou.pointcomfort.com

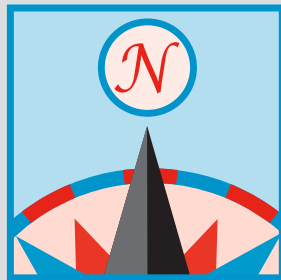
Part 4 | Choose Your Own Adventure(s)



Adventure Sports Option

If you plan to get in touch with the adventurer inside, you should select the AnyTime® Adventure Sports option. For a little bit more money you can purchase medical coverage for:

- Abseiling
- BMX
- Bob-sledding
- Bungee jumping
- Canyoning
- Caving
- Hot air ballooning
- Kitesurfing and Kiteboarding
- Zip-lining



POINTER: (Please pay careful attention, this is a big one): If you plan to be on a motorcycle, you need to purchase the Adventure Sports coverage option.

NOT COVERED:

CONTACT SPORTS, EXTREME SPORTS, AMATEUR AND PROFESSIONAL SPORTS

If you get hurt while participating in any sport where you purposely collide with another person, object, ground or water you will not have coverage under AnyTime®. Likewise, if you plan to participate in extreme sports, like base jumping, extreme skiing or free diving, you won't be covered (in case you were wondering, running with the bulls is extreme). If you get hurt while participating in organized, sponsored or sanctioned competitions, or any athletic activity for payment or compensation, you will not be covered under AnyTime.

Remember: If you do not purchase Adventure Sports Coverage, **you will not be covered** if you get injured while participating in these activities.

Personal Equipment and Pet Coverage Option

PERSONAL EQUIPMENT COVERAGE

If you purchase the Personal Equipment and Emergency Pet Care option, AnyTime® will cover some of your valuables, and your canine or feline travel companions. AnyTime will pay the actual cash value of the following items if they are lost by the transportation company (airline, cruise line, bus line or train), or if they are stolen from you during your trip:

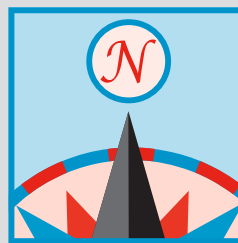
- **Sports Equipment:** Skis, ski boots, ski poles, snowboards, snowboard boots, golf clubs, golf bags and tennis rackets.
- **Photography Equipment:** Cameras, flash accessories and lenses.
- **Electronic Equipment:** Your mobile phone, tablet or laptop computer



If your personal equipment is lost by a transportation company, file your claim with them first – then provide copies to PCU. PCU will pay

the difference between what the transportation company pays (which can sometimes be zero) and the actual cash value of your equipment. You will need to provide PCU with copies of the claim you filed with the transportation company, evidence of their payment (or non-payment) of your claim and a detailed description of your lost property including original purchase price and date.

If your property is stolen from you, you must report the theft to local police, and obtain a copy of their report. This is important.



POINTER: If you do not provide a complete and legible police report which

describes the stolen items and the circumstances of the theft, your claim will not be paid.

(Optional coverages, cont.)

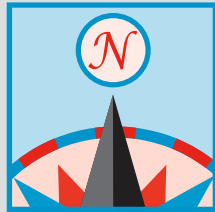


PET COVERAGE

The Personal Equipment and Pet Coverage option includes a benefit of up to \$100 for Emergency Vet care. And if your hospitalization or death while abroad results in your pet being left alone for a period

expected to exceed 3 days, AnyTime® will reimburse up to \$20 per day for 5 days plus up to \$500 for transportation home for your pet. The knowledgeable PCYOU team can help you locate a veterinarian, kennel or make pet transportation arrangements.

Only cats or dogs (no parrots, skunks, pigs, snakes, etc.) who are in good health and at least 6 months old and not yet 10 years old are covered. PCU will require a complete copy of your pet's veterinary records from your home vet.



POINTER: Remember, if there are no veterinary records for your pet, no benefits can be paid.

Part 5 | Stuff That Isn't Covered



It pays to be aware of the **exclusions** contained in any insurance policy. You should review your Certificate for a complete list of all exclusions. Here is a partial list; we have included the most commonly misunderstood AnyTime® exclusions.

War

You are not covered if you are involved in a war of any kind. And “war” is broadly defined to include almost any act by a foreign enemy and any act of violence undertaken for the purpose of overthrowing or influencing the government of any country or area. And you are not covered if you are injured or become ill as a result of any release of nuclear, biological or chemical material.

Terrorism

You **DO** have coverage if you are injured as an innocent bystander to an act of terrorism – as long as the act of terrorism doesn't involve the release of nuclear, biological or chemical material. If you are involved in the planning, coordination or execution of an act of terrorism, you are not covered. If you travel to an area where a Travel Warning or Emergency Travel Advisory has been in effect any time during the 6 months before your arrival, you are not covered. Also, if you do not leave a location where a Travel Warning or Emergency Travel Advisory is issued after you arrive, you are not covered.

A Travel Warning, or Emergency Travel Advisory, is defined as:

Published statement or website document issued by the US Department of State, Bureau of Consular Affairs, Centers for Disease Control and Prevention, United Nations, World Health Organization or similar government or non-governmental agency of the insured person's home country, warning that travel to specified countries, regions or locations poses serious risks to safety and security or exposes the insured person to a greater likelihood of life-threatening risks, including, without limitation, US Department of State Travel advisories Levels “3 – Reconsider travel” and “4 – Do not travel”.

Understanding the **U.S. State Department's** new Travel Advisory levels

- 4 Do Not Travel**
This is the highest advisory level due to greater likelihood of life-threatening risks. During an emergency, the U.S. Government may have very limited ability to provide assistance.
- 3 Reconsider Travel**
Avoid travel due to serious risk to safety and security.
- 2 Exercise increased precautions**
Be aware of heightened risks to safety and security.
- 1 Exercise normal precautions**
This is the lowest advisory level for safety and security risk. There is some risk in any international travel.

(Exclusions, cont.)

Pre-existing Conditions

Your Pre-existing Conditions are not covered, **except** an Acute Onset of a Pre-existing Condition which begins while you are outside the US is covered. The amount of coverage available for an Acute Onset of a Pre-existing Condition is much less than for conditions that are not Pre-existing.

A Pre-existing Condition is defined as follows:

Any (1) condition for which medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) was recommended or received during the two (2) years immediately preceding the Certificate Effective Date; (2) condition that had manifested itself in such a manner that would have caused a reasonably prudent person to seek medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) within the two (2) years immediately preceding the Certificate Effective Date; (3) Injury, Illness, sickness, disease, or other physical, medical, mental, or nervous condition, disorder or ailment (whether known or unknown) that, with reasonable medical certainty, existed at the time of the Insured Person's Application or within the two (2) years immediately preceding the Certificate Effective Date.

An Acute Onset of Pre-existing Condition is defined as follows:

A sudden and unexpected outbreak or recurrence of a Pre-existing Condition which occurs: (1) spontaneously and without advance warning in the form of Physician recommendations or symptoms, is of short duration, is rapidly progressive, and requires Emergency medical care; and (2) after the Certificate Effective Date; and (3) prior to the age indicated in the Schedule of Benefits and Limits contained herein. Treatment by a physician must be obtained within the twenty-four (24) hours beginning on the date and at the time of the sudden and unexpected outbreak or recurrence.

General Exclusions

- If you wait more than 60 days to notify PCU about your claim and submit documents, it will not be covered.
- If you wait more than 180 days to provide PCU with a Claimant's Statement and Authorization and all required documents, your claim will not be covered.
- If you wait more than 30 days to seek treatment for an illness or injury, there is no coverage for that illness or injury.
- Services or supplies provided by your relatives are not covered.
- Services or supplies provided for free are not covered.

(General Exclusions, cont.)

- All AnyTime® benefits, except Lump Sum benefits, are secondary to any other coverage. That means if you have any other coverage you must first file your claim with the other insurer. After the other insurer pays your claim, provide PCU with a copy of the other insurer's explanation of benefits. PCU will calculate what you would be owed if you did not have other coverage, then subtract the amount paid by the other insurer, and then pay the balance.
- If advance approval by PCU is required and you do not obtain advance approval, your claim will not be covered.
- If arrangements are required to be made by PCU and instead, you make them yourself, you will not be covered.
- If you have any claim while under the influence of alcohol or drugs it will not be covered. This does not apply to drugs prescribed by a doctor and taken in accordance with the doctor's instructions, unless those drugs were prescribed to treat substance abuse.
- If you have any claim for an amount that exceeds the Usual, Reasonable and Customary charge, the amount in excess of the Usual, Reasonable and Customary charge will not be covered.

Diagnosis-oriented Exclusions

- Birth defects, hereditary conditions and congenital disorders
- Any method of birth control
- Infertility, impotency or sexual dysfunction
- Pregnancy
- Newborn care
- Cancer
- Most skin conditions
- Non-surgical care of feet
- Mental health disorders
- Weight modification, obesity
- Modification of physical body to change or improve psychological, mental or emotional well-being
- Glasses, contacts, hearing aids, hearing implants and any examination or diagnostic test for these devices
- Eye surgery to correct nearsightedness, farsightedness or astigmatism
- TMJ
- Sexually transmitted diseases
- Routine physical exams
- Substance abuse
- Accidental death resulting from an illness or disease
- AIDS, ARC and all related conditions
- Claims for services or supplies that are not medically necessary
- Cosmetic or aesthetic procedures (except reconstructive surgery when medically necessary and related to a covered Surgery).
- Sleep disorders
- Inpatient care of urinary tract during the first 90 days of your coverage

(Exclusions, cont.)

Provider-oriented Exclusions

- Organ or tissue transplants
- Chiropractor
- Telephone consultations
- Failure to keep a scheduled appointment
- Investigational, Experimental or for Research Purposes
- Custodial Care
- Educational or Rehabilitative care
- Speech, vocational, occupational, biofeedback, acupuncture, recreational, sleep or music therapy
- Holistic care, massage and kinesitherapy
- Hair loss, or hair growth
- Exercise or fitness programs
- Hospice care
- Genetic medicine
- Non-prescription drugs, drugs that are not approved by US FDA, or “off-label” drugs

Geographic Exclusions

Locations where a Travel Warning or Emergency Travel Advisory was issued or in effect within the 6 months before your arrival.

Locations where a Travel Warning or Emergency Travel Advisory becomes effective after your arrival in the affected location if you refuse or fail to leave.

Epidemics, pandemics, public health emergencies, natural disasters or other disease outbreak, if prior to your arrival,

1. the World Health Organization has issued an Emergency Travel Advisory, or
2. the US Center for Disease Control and Prevention has issued a Warning Level 3 (avoid non-essential travel), or
3. a similar governmental agency of your home country has published or communicated a travel Warning or Emergency Travel advisory informing the public about such health issues.

Any claims incurred in your home country except eligible medical expenses incurred during a benefit period or incidental trip home if your home country is the US.

#ExpatriTravel

(Exclusions, cont.)

Activity Oriented Exclusions

- Anything that occurs during your commission of a violation of law, excluding minor traffic violations
- Self-inflicted injuries or illnesses; suicide or attempted suicide while sane or insane
- Any claim associated in any way with a motorized vehicle that does not require licensing as a motor vehicle (for example, a motorized scooter or electric bicycle)
- Any claim associated with operation of a motorized vehicle without a valid operator's license (unless participating in a drivers' education program)
- Any claim associated with a 2- or 3-wheeled motorized vehicle, or any motorized vehicle not designed primarily for use on public streets (limited coverage for motorcycle riding is provided under the Adventure Sports Coverage option if purchased)
- Any claim associated with your operation of any vehicle, including watercraft, aircraft, bicycles and scooters (whether or not motorized and whether or not an operator's license is required and whether or not the vehicle is required to be licensed) after consuming liquor or drugs in excess of the applicable blood/alcohol limit.

Definition of Contact Sports:

A sport in which the participants purposely hit or collide with each other inanimate objects, the ground or water, with force, including without limitation: American football, basketball, high diving and cliff diving, fighting or combat sports, including without limitation, boxing, wrestling, martial arts, mixed martial arts, fencing and kickboxing; hockey, including ice and field hockey, lacrosse, polo, rodeo, rugby, ski jumping, soccer.

- Claims resulting from your participation in Contact Sports

Definition of Amateur Athletics:

An amateur or other non-professional sporting, recreational or athletic activity that is organized, sponsored and/or sanctioned, and/or involves regular or scheduled practices, games and/or competitions. Amateur Athletics includes, without limitation, intercollegiate, interscholastic and intermural sports. Amateur Athletics does not include athletic activities that are non-organized, non-contact, and engaged in by the insured person solely for recreational, entertainment or fitness purposes.



(Exclusions, cont.)

- Claims resulting from your participation in Amateur Athletics

Definition of Professional Athletics:

A sporting activity, including practice, preparation and actual sporting events, for any individual or organized team that is a member of a recognized professional sports organization, is a member of a playing league that is directly supported or sponsored by a professional team or professional sports organization, or has any athlete receiving for his or her participation any kind of payments or compensation, directly or indirectly, from a professional team or professional sports organization.

- Claims resulting from your participation in Professional Athletics

Definition of Extreme Sports:

A sporting activity, including practice, preparation and actual sporting events, which involves a high degree of risk. These activities often involve speed, height, a high level of physical exertion and/or highly specialized gear, and often carry the potential risk of serious or permanent physical injury and even death. These activities include, without limitation, the following and any combination or derivative of the following: Back country snow skiing, snowboarding or snowmobiling, base jumping, cave diving, downhill mountain biking, extreme skiing, free diving, free flying, free running and Parkour, free skiing, freestyle scootering, gliding, heli-skiing, ice canoeing, ice climbing, jet skiing, racing any vehicle or animal, including mountain bikes, motocross, motorcycle racing, motor rally, snowmobile racing, truck racing, horse racing, boat racing, mountaineering above elevation of 4,500 meters from ground level, piloting a commercial or non-commercial aircraft, powerbocking, skateboarding, snow skiing, snowboarding or snowmobiling off piste, scuba diving or sub-aqua pursuits below a depth of 50 meters, whitewater kayaking or whitewater rafting Class V or higher difficulty (Class V = a section of a river, stream or other waterway or watercourse where the current moves with enough speed or force to meet, but not to exceed, the qualifications of Class V as determined by the International Scale of River Difficulty or as commonly published by a local authority or government agency), wingsuit flying.



(Exclusions, cont.)

- Claims resulting from your participation in Extreme Sports
- Claims resulting from your participation in Adventure Sports **UNLESS you have purchased the Adventure Sports Coverage option**, in which case limited medical coverage is provided.

Definition of Adventure Sports:

a sporting activity undertaken for the purposes of recreation, an unusual experience or excitement, typically performed outdoors, and involving a medium degree of risk, including only the following: abseiling, BMX, bob-sledding, bungee jumping, canyoning, caving, downhill and/or cross-country snow skiing and snowboarding and snowmobiling, provided that such activity is not in any violation of applicable laws, rules or regulations or away from prepared and marked in-bound, patrolled territories or against the advice of the local ski school or local authoritative body, hot air ballooning, kitesurfing and kiteboarding, mountaineering below 4,500 meters from ground level, motorcycle riding as a driver or passenger, zip lining, parachuting, paragliding, parascending, rappelling, scuba diving or sub-aqua pursuits at less than depth of 50 meters, skydiving, spelunking, whitewater kayaking or whitewater rafting in water less than Class V difficulty, wildlife safaris, windsurfing.



Part 6 | You Are Not Alone



PCYOU Assistance Services

Your **PCYOU** team is available for routine assistance during working hours (Monday through Friday, 7:00 AM to 6:00 PM EST) and for emergency assistance 24/7/365. The following assistance services are included with every AnyTime[®] plan:

Travel arrangement assistance

If you need to re-route travel plans, or make new plans, because of a medical emergency, the PCYOU team will jump into action. We'll help you get from wherever in the world you are, to wherever in the world you need to be.

Emergency message relay

During emergencies, the fastest possible transfer of information between concerned parties could mean the difference between catastrophe and mere inconvenience. The incredible PCYOU team works tirelessly to make sure the right word makes it to the right ear, even when that ear's half a world away.

Medical referrals

You're traveling abroad and you need to see a doctor - not just any doctor, a specific *kind* of doctor - but you don't speak the language. The awesome PCYOU team's got your back, with reliable medical referrals for anywhere on the globe.

Transmittal of medical records

Doctors can't treat you effectively if they don't have the full story! The fast and efficient PCYOU team is on it, expediting the swift transfer of your pertinent medical records to wherever they're needed.

Accommodation arrangement assistance

Something unexpected happens and you need to get somewhere other than where your reservations are for—fast. Ordinarily, that means a desperate scramble to get a roof over your family's heads, but not when the reliable PCYOU team is on the job! When a covered event sends you packing, we'll locate reputable lodging in the new locale, make a reservation under your name, and send you directions.

Embassy locations, directions, hours

Let the knowledgeable PCYOU team be your source for all information regarding your country's official representation to the land in which you're traveling.

Lost passport replacement assistance

Nobody wants to find themselves in a foreign land without their passport, yet it does occasionally happen, and more often than you might think. If you find yourself in this unenviable position, the dependable PCYOU team can be your best friend, coordinating with your State Department and embassy to get a new passport made and in your hands with all possible speed.

Veterinary, kennel and transportation arrangements for pets

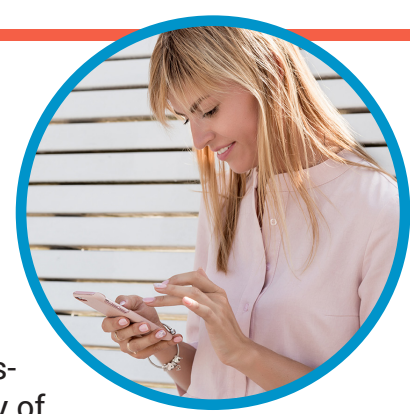
If you've opted for our pet coverage on your AnyTime policy and an emergency arises, the compassionate PCYOU team will work tirelessly to make sure your pet traveling with you receives necessary care and attention...even if you're incapacitated.

At some point, we all can use a hand.

To access PCYOU Assistance Services, just reach out to us:

- Go to the PCYOU Personal Portal to live chat with a representative
- Send an email to help@pointcomfort.com
- Call PCU toll free at 1-844-210-2010 (we accept collect calls)

The PCYOU Personal Portal: A Quick Start Guide



When you purchased your AnyTime[®] policy, you set up a username and password for access to your personalized travel portal. This portal contains a copy of your Certificate, your Insurance ID card, and other very important information. The PCYOU Personal Portal is also a handy place to go for links to other websites with information that may be of interest to you. This quick reference guide (below) shows the plethora of resources the PCYOU Personal Portal puts at your fingertips:

QUICK REFERENCE GUIDE

Use this guide to understand the resources available to you at the PCYOU Personal Portal.



Part 7 | Upon Further Review...



Here's how to ask us to take another look at your claim:

Step 1 | Contact Us

Call our **PCYOU** team 24/7/365 if you have a concern regarding a claim denial. If your claim is not resolved with a phone call to the assistance team, you may submit an appeal in writing.

Step 2 | Submit A Written Appeal

PCU must receive your written appeal within 90 days of the date you received your Explanation of Benefits (EOB). It is very important you include all supporting documents with your appeal, to ensure swift resolution. In your written appeal, be sure you list the reasons you feel there was an error, and why you believe your claim should be paid.

Please submit your appeal in an email to claims@pointcomfort.com, or via standard mail to:

Point Comfort Underwriters - Appeals
306 Prospect Street, Suite 100
Indianapolis, IN 46225

Step 3 | Appeal Decisions

Decisions on appeals are made by PCU within 30 days of the receipt of your written appeal. All responses will be detailed and submitted to you in writing via email or mailed letter.

Let us know if we messed up:

At Point Comfort Underwriters, we strive to make things easy for you – easy access, easy understanding ...easy resolution. Being human, though, we sometimes fall a bit short of the mark. When that happens, we want to know about it, so we can correct it as soon as humanly possible. If you think we've messed up in any way, simply contact our **PCYOU** team by phone, email, chat, or mail, and we will work with you to resolve any issues.

Email: help@pointcomfort.com
Phone: (844) 210-2010
Live Chat: pcyou.pointcomfort.com

About Us

PCU does things differently from other insurance organizations.

We're a tech-driven crew that knows its way through the maze of international healthcare. Using our technology in new and innovative ways enables us to supercharge and simplify our customers' experience. It empowers us to serve a greater number of people—over half a million last year—without diminishing the quality of that service. Sometimes technology gets a bad rap for being cold and impersonal, but at PCU, we believe it's only as cold and impersonal as you program it. Our next-level service is a result of never forgetting that these are peoples' lives we're talking about, not just a bunch of ones and zeros.

So, it's not just about machines at PCU. We collaborate with top-rated, globally recognized insurance companies. We serve a large network of insurance producers and healthcare professionals from every corner of the globe. At PCU, our staff of underwriters, technologists, medical clinicians and customer service specialists work 24/7 to make our customers' international healthcare experiences a bit easier.