







Out-of-Country Insurance Package Summary

Policy Period: January 1 thru December 31

The Out of Country Insurance Package is comprised of several insurance policies from various companies to meet the needs of workers around the world.

TYPE OF COVERAGE	COMPANY/POLICY NO.	BENEFITS & LIMITS
 <p>Accident and Sickness Medical (ASM)</p>	<p>ACE American Insurance Co Policy #: GLM N01060995</p>	<p>Medical Expense Benefit up to \$50,000</p> <ul style="list-style-type: none"> • \$0 Deductible per policy term • Your first \$3,500 of expenses will be reimbursed at 90%, thereafter at 100% per person <p>Accidental Death & Dismemberment up to \$50,000</p> <p>Emergency Evacuation and Repatriation: 100% of covered expenses not to exceed the Usual and Customary Charges for similar transportation, treatment, services or supplies in the locality where the expense is incurred.</p> <p>Pre-existing Condition: Exclusion applicable except as provided by the policy.</p>
 <p>Life Insurance</p>	<p>Global Benefits Group Policy #: LIS-6497</p>	<p>Benefits:</p> <ul style="list-style-type: none"> • Employee — \$5,000 • Spouse — \$2,500
 <p>Personal Effects & Baggage (PEB)</p>	<p>GENCON Policy #: PR102193-00</p>	<p>Benefit: Up to \$3,000</p>
 <p>International Workers Comp (WC)</p>	<p>Chubb Policy #: PHFD37987621002</p>	<p>Benefits: This insurance applies only in the event a covered individual suffers bodily injury by accident or disease, including death resulting from or arising out of and in the course of employment in the business operations of the world church.</p>

For medical referrals, evacuation, repatriation or other services, please call
Chubb Travel Assistance Program: 1-888-927-5353 (inside the USA)
1-240-330-1570 (Outside the USA, Call Collect) | OPS@europassistance-usa.com

Plan Number: 01AH585 | **Policy Number:** GLM N01060995
Organization Name: General Conference Corp. of Seventh-day Adventists

This summary has been prepared for the convenience of the Insured and is not an exact and binding analysis of the coverages. Even though care has been taken in preparing this summary, in the event there is a discrepancy, the original policies will prevail as the sole binding documents. This document is based upon general limits, deductibles, terms and conditions shown on the policy, and may vary from the actual policy.