

Medical/Repatriation/Evacuation Program (ACE Insurance)

Under the exchange visitor program, the United States Department of State requires exchange visitors to have coverage for medical benefits, repatriation of remains in the case of death, and expenses associated with medical evacuation.

Coverage by ACE USA

Laboratory policy requires foreign collaborators (non-salaried) classifications with appointments of more than 30 days to have medical coverage for the duration of the visit, and the department/division is charged-back for the full cost of such coverage. Medical coverage is also available to casual visitors (visits of 30 days or less), at the discretion of the department/division. Medical coverage is provided through ACE USA and is available for a maximum of three years. Travel must be outside the person's home country and be to the U.S.A.

Who is Eligible for Coverage?

Coverage is only available to collaborators or visitors who hold one of the following visa statuses: A-1, B-1, IE-2, J-1, O, T/N, W-B, or CP-Paroled. If the collaborator/visitor holds one of these visa statuses, he or she may also enroll family members who have arrived in the U.S.A. with them regardless of the family member's visa status. The visitor and spouse (if applicable) must be under age 75. Dependent children must be under the age of 18. Coverage is available up to age 21 if the child is a full-time student, dependent on the insured visitor while in the U.S.A., and residing with the insured visitor.

If a collaborator/visitor does not hold one of the visa statuses indicated above, he or she may be enrolled in the CIGNA medical program. See the Medical Insurance section for additional information.

If the length of stay changes for a visitor/collaborator, the Benefits Office must be notified in writing in advance of the change.

Telephone Numbers

Emergency Contact: (800) 243-6124

Claims: (800) 336-0627

Medical Coverage

This insurance pays for the Reasonable and Customary (R&C) charge, subject to the deductible and co-payment requirements, for covered medical expenses incurred by you or your covered family member up to the maximum, indicated below, for the treatment of an injury or sickness while insured by this program.

Coverage	80% of the first \$4,000 of R&C covered expenses. 100% of R&C covered expenses thereafter. Subject to deductible.
Annual deductible	\$150 per individual \$250 per family

Maximum coverage per occurrence	\$50,000
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Accidental Death & Dismemberment Coverage

Accidental death & dismemberment coverage is provided up to a maximum amount of \$50,000 per adult and \$12,500 per child for covered expenses that result from an injury or sickness while insured by this program.

Medical Evacuation

This insurance pays for the reasonable and customary charges up to a maximum of \$100,000 for covered expenses for your or your covered dependent's medical evacuation that result from an injury or sickness while insured by this program. Covered expenses include transportation and medically necessary medical treatment, medical services and medical supplies necessarily received in connection with such transportation.

Repatriation of Remains

This insurance pays up to a maximum of \$25,000 for covered expenses reasonably incurred to return your body or the body of your covered dependents to your home country if you or your covered dependents die due to an injury or sickness while insured by this program.

Miscellaneous

The following assistance services are included in this program:

- Referral to a doctor or medical specialist
- Emergency referral to a lawyer
- Emergency travel arrangements

Aggregate Limit

This insurance will not pay more than \$250,000 for all losses per covered accident.

Exclusions

Exclusions apply. See the ACE Insurance Certificate for additional information.

Premiums (as of August 1, 2007)

Person to be Covered	Age	Monthly Cost Per person
Visitor or Spouse	Less than 30	\$19.00
Visitor or Spouse	30 – 54	\$25.00
Visitor or Spouse	55 – 64	\$29.40
Visitor or Spouse	65 – 74	\$37.00
Visitor or Spouse	75+	Coverage not available
Child(ren)	Up to age 18*	\$9.80/per child
*Coverage is available up to age 21 if the child is a full-time student, dependent on the insured visitor while in the U.S.A., and residing with the insured visitor.		