AXA ASSISTANCE (General Travel, Medical, or Security Assistance)
Eligible Persons will be able to reach the multilingual coordination center toll-free or by calling direct or collect by phone, telex, and fax 24 hours a day, 365 days a year, to confirm coverage and obtain access to services.

| +1 855-327-1469 | Toll-Free from within US |
| +1 312-935-3542 | Direct Dial or Collect |
| Medassist-usa@axa-assistance.us | Email |

UNIVERSITY OF KENTUCKY
- UKIC Manager of International Health, Safety & Security:
  - Jason Hope: +1 859-218-4961, jasonhope@uky.edu
- UK Police Main Dispatch:
  - +1 859-257-8573
- UK Education Abroad:
  - +1 859-257-4067, educationabroad@uky.edu
- UK Director of Education Abroad:
  - Anthony Ogden: +1 814-574-0120, a.ogden@uky.edu

EXCLUSIONS
Several Exclusions and Limitations apply. For further information, please be sure to review a copy of the approved Summary of Benefits. You may also obtain a copy by contacting UK’s EA office or the office of IHSS.

CLAIMS SUBMISSION PROCESS
To obtain a claim form – or if You have a question about a claim or coverage – contact Administrative Concepts, Inc. ("ACI") at +1 610.293.9229 (from outside the U.S.) or +1 888.293.9229 (from within the U.S.), or You may email them at aciclaims@visit-aci.com. You may also check the status of a submitted claim by visiting https://secure.visit-aci.com/. The address to mail claims is: ACI, 994 Old Eagle School Road, Suite 1005, Wayne, PA 19087-1802. Make sure to reference Policy #GLM N10876771. You must submit a completed claim form, proof documentation, and any other required documentation within 90 days of the event. Benefits are subject to verification of eligibility and coverage.

OTHER IMPORTANT NOTICES | REQUIREMENTS
Participants in any UK-approved or UK-sponsored international education travel experience, whether credit-bearing or non-credit-bearing, are required to purchase International Travel Medical & Evacuation Insurance through the UK Education Abroad and UK International Center ("UKIC"). UK Education Abroad and UKIC may grant exceptions in cases when participants are participating in external programs that offer uniform coverage that meets UK’s minimum standards. No exceptions are granted to participants of international group travel program.

For additional information related to policies on international education travel at UK, please refer to University Administrative Regulation 4:9.

PLAN MANAGEMENT & ADMINISTRATION
UK’s International Travel Medical & Evacuation Insurance Plan is administered by Mercer Health & Benefits LLC ("Mercer"). Services included in this plan may also be referenced or branded as Mercer Campus Travel Assistance. Mercer is a global consulting leader with more than 20,000 employees operating in over 140 countries. Mercer is a wholly owned subsidiary of Marsh & McLennan Companies, a global team of professional services companies offering clients advice and solutions in the areas of risk, strategy, and human capital.

Disclaimer
This Brochure provides brief highlights about an insurance plan. It does not provide all terms, conditions, definitions, limitations, and exclusions of the insurance Policy. The terms and conditions of coverage are detailed in Policy #GLM N10876771, issued to the University of Kentucky, and underwritten by ACE American Insurance Company. Travel Assistance Services are provided by AXA Assistance. If there are any discrepancies between this summary and the insurance Policy #GLM N10876771, the Policy will govern in all respects. For further information or to request a copy of the approved Summary of Benefits, please contact the University of Kentucky Education Abroad office (“EA”) or the office of International Health, Safety & Security (IHSS). You can also access the Summary of Benefits by visiting the EA website at http://www.uky.edu/international/travel_insurance. Please keep this information as a reference.

Terms used throughout:
- “UK” means the University of Kentucky.
- “You, Your, or Covered Person” means an Eligible Person.

Additional Terms or Definitions may be capitalized throughout this document. These are further explained in the insurance Policy or the approved Summary of Benefits.
Important Notice: This plan provides travel insurance benefits for individuals traveling outside of their home country. It does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) and does not satisfy a person’s individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (“ACA”). For more information about the ACA, please refer to www.HealthCare.gov.

**BENEFITS – AT A GLANCE**

<table>
<thead>
<tr>
<th>Benefit / Coverage</th>
<th>Maximum Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Expense Benefits</td>
<td>$250,000 per Sickness or Accident</td>
</tr>
<tr>
<td>Cost-sharing</td>
<td>• No copayments, deductibles, or coinsurance</td>
</tr>
<tr>
<td></td>
<td>• Plan pays 100% of Usual &amp; Customary charges</td>
</tr>
<tr>
<td>Maximum Benefit Period</td>
<td>52 weeks from the date the covered Accident or Sickness begins</td>
</tr>
<tr>
<td>Incurral Period</td>
<td>30 days after the covered Accident or Sickness</td>
</tr>
</tbody>
</table>

**Covered Services:**

- Hospital Room & Board: The average semi-private room rate
- ICU Room & Board: Two times the average semi-private room rate
- Dental Treatment: Injury: $250 / tooth, up to $1,500
  - Sickness: $250 / tooth, up to $1,000
- Mental & Nervous disorder:
  - Outpatient: $2,500 (1 treatment / day)
  - Inpatient: $5,000
- Prescription Drugs: 100% of Usual & Customary Charges
- Therapeutic Termination of Pregnancy: Up to $500
- Emergency Medical Treatment of Pregnancy: Treated as any other medical condition
- Emergency Hotel Convalescence *: Up to $100 per day subject to a maximum of 7 days
- Emergency Medical Evacuation *: 100% of Covered Expenses
- Repatriation of Remains *: 100% of Covered Expenses
- Emergency Reunion: Up to $12,500 ($300/day, 10-day max.)
  - One round trip economy airfare ticket, Travel & Accommodations
- Emergency Home Country Benefit: $10,000 - up to 30 days
  - Conditions first diagnosed/treated while abroad
- Security Evacuation *: $100,000 per Person per Occurrence
  - Aggregate Limit: $500,000 per event
- Accidental Death & Dismemberment Benefit:
  - Principal Sum Maximum
  - Student/Faculty/Employee: $25,000
  - Spouse: $10,000
  - Dependent Child: $5,000
- Trip Interruption & Trip Cancellation Benefits: Please see Summary of Benefits for further detail.

* These benefits only apply if services are rendered and authorized by AXA Assistance.

**FREQUENTLY ASKED QUESTIONS**

**WHO IS ELIGIBLE (“Eligible Person”) & WHEN IS COVERAGE IN EFFECT?**

Registered UK students and accompanying faculty or staff who are part of a UK Education Abroad program are eligible while participating in Educational Travel. “Educational Travel” means international travel outside of Your Home Country, while engaging in educational activities that are sponsored and approved by UK. Coverage extends to Dependents (means lawful spouse and unmarried child from the moment of birth to age 26), if they are traveling with You. You must have completed the application or registration process through UK Education Abroad.

**WHEN DOES COVERAGE START & END?**

Coverage for an Eligible Person begins on the start date of the UK-approved program. Coverage will end on the earliest of the date: 1) the Policy terminates; 2) You are no longer eligible; 3) The date You return to Your Home Country; 4) the scheduled trip return date. The maximum period of coverage shall not exceed 364 consecutive days. Coverage also applies during a period known as Personal Deviation. “Personal Deviation” means: 1) An activity that is not reasonably related to the Covered Activity; 2) Not incidental to the purpose of the Trip; and 3) does not exceed 14 days. This does not mean that You cannot extend Your stay more than 14 days beyond Your official travel dates; rather, it means that You will not be covered by UK’s International Travel Insurance for more than 14 days beyond Your official travel dates. If You wish to obtain additional insurance, You will need to purchase it independently.

**WHAT SHOULD I DO PRIOR TO DEPARTURE?**

You should go to the Mercer Campus Travel Assistance Services Portal and register. To do this, go to www.mercertavelassist.com and click on the “Sign Up Now” link in the gray box on the right. This will take You to a registration page where You will use the following information for first time registration. Login instructions will then be emailed to You.

**WHAT S HOULD I DO IN AN EMERGENCY?**

You are entitled to services from AXA Assistance while traveling outside of the United States. In the event of an emergency, You should go immediately to the nearest physician or hospital without delay and then contact AXA Assistance at +1.312-935.3542 (direct dial or collect) or email them at medassist-usa@axa-assistance.us. AXA Assistance will take appropriate action to assist and to monitor the medical care until the situation is resolved.

**WHAT SHOULD I DO IN CASE I NEED NON-EMERGENCY CARE?**

Contact AXA Assistance using the phone numbers or email address listed in this brochure. They can help You with health and safety advice, referral to a doctor or hospital, medical supplies, and general help related to embassy/consular information, lost document assistance, emergency cash advance, legal referrals, and translator or interpreter access.

**WILL I RECEIVE AN INSURANCE CARD?**

You will not receive an insurance card. Simply reference UK’s Policy No. (GLM N10876771) when You call AXA Assistance or when You file a claim.

**WHAT IS SECURITY EVACUATION?**

In the event you are facing security concerns (e.g. political unrest or a natural disaster) and require advice or security evacuation services for an eligible occurrence, you should immediately contact AXA Assistance at +1.855.327.1469 (toll free) or +1.312-935.3542 (direct dial or collect) or email them at medassist-usa@axa-assistance.us. You will receive necessary guidance and transportation services (if required) to the nearest place of safety to ensure your wellbeing. Following the evacuation, further transportation arrangements will be made per the designated Security Consultant. Coverage will only apply if services are rendered and authorized by AXA Assistance.