



RESIDE[®] Prime Brochure 2003

SCHEDULE OF BENEFITS

Lifetime Medical Maximum	\$5,000,000 per Insured Person.
Policy Period Deductible Options	\$500, \$1000, \$2500, \$5000 Maximum of 3 deductible payments for families enrolling on one application. Any eligible charges incurred and applied to your policy period deductible in the last 30 days prior to your renewal date will carry over and be applied to the next policy period deductible.
Outside of the United States	After the Deductible, the Policy pays 100% of eligible expenses to the Policy Maximum. Hospital Admissions must be Pre-Notified using SRI's Pre-Notification Program.
Inside of the United States	After the Deductible, the Policy pays 80% of the next \$5,000 of eligible expenses, then 100% up to the Policy Maximum. Expenses incurred inside the United States must be Pre-Notified using SRI's Pre-Notification Program.
Hospital Expenses	Average Semi-Private room and board, Usual, Reasonable, and Customary (URC) Physician Charges, Prescription Medications, Durable Medical Equipment, Nursing Services and X-Rays up to the Policy Maximum.
Intensive Care	Intensive Care room and board, Usual, Reasonable, and Customary Physician Charges, Prescription Medications, Durable Medical Equipment, Nursing Services and X-rays up to the Policy Maximum.
Surgery	URC Charges for Surgery, Physician and Anesthetics up to the Policy Maximum.
Outpatient Treatment	URC Charges for Emergency Treatment, Surgery, Prescription Medication up to the Policy Maximum.
Physiotherapy, Chiropractic	Up to \$75 per visit (\$10,000 Lifetime Maximum), when referred in advance by a Physician.
Medical Supplies	URC Charges up to Policy Maximum.
Ambulance	URC Charges up to Policy Maximum.
Well Child Care	Up to \$200 Policy Period Maximum for checkups and routine visits after 12 month waiting period. Up to age 18.
Maternity	URC Charges up to \$7500 per Pregnancy, must be Pre-Notified within the first 90 days of Pregnancy. Waiting period of 12 months before maternity benefit begins.
Mental & Nervous	URC Charges up to a Maximum of \$10,000 per Policy Period after 12 month waiting period. Lifetime Maximum of \$30,000.
Dental	URC Charges for repair and replacement of sound, natural teeth damaged as a result of an accident, limited to \$500 per Policy Period.
Emergency Medical Evacuation	\$50,000 Limit - when adequate medical facilities and/or treatment is not available. (pre-approval required).
Repatriation of Remains	\$20,000 Limit - when traveling outside your current Country of Residence. (Pre-approval required).
Emergency Medical Reunion	\$10,000 Limit - when traveling outside your current Country of Residence. (Pre-approval required).
Preventive Benefits	Up to \$175 Policy Period Maximum for checkups and routine visits after 12 month waiting period. Not subject to Deductible or Coinsurance.
Accidental Death & Dismemberment (AD&D)	Principal Sum: \$10,000 for Insured and Spouse, \$2,000 for Dependent Children. For Common Carrier, Principal Sum: \$40,000 for Insured and Spouse, \$8,000 for Dependent Children.
Lifetime Transplant Benefit	Up to \$1,000,000 per Insured Person.

WHO NEEDS THIS PLAN?

US Citizens

For US citizens relocating or spending an extended amount of time overseas, security and flexibility are two essential ingredients of their medical program. There are thousands of medical insurance programs offered throughout the world, but there are just as many differences in the quality of both the programs and the insurance companies offering them. As US citizens, we are accustomed to a certain degree of stability. RESIDE Prime is underwritten by an A-"Excellent" rated insurance entity. Great care was taken to offer a program that gives insured's the same level of security abroad that they experience at home.

Foreign Nationals

A comprehensive plan providing protection in your home country as well as the freedom to travel abroad is hard to find. Finding a program with these qualities offered by a secure company is next to impossible. The RESIDE Prime Worldwide Medical Plan combines the stability and financial strength of a superior underwriter with the flexibility of a universal policy.

ELIGIBILITY

The Reside Prime program is available to persons of any country who are at least 15 days of age and who have not yet reached age 75. Non-US citizens may reside anywhere in the world, including their Home Country. US citizens must either reside outside the United States, or expect their departure from the United States within 30 days of the plan's effective date. In addition, insured persons must continue to reside outside the United States for at least 6 months during any given policy year in order to remain eligible.

For US Citizens: Applicants / Insured Persons must either be outside the United States at the time of application / renewal, or must depart the United States within 30 days of the Certificate's Effective Date / Renewal Date. In addition, the Insured Person must reside outside the United States at least 6 months during any given 12-month Certificate Period to meet the Eligibility Requirements of an Insured Person. Should any Insured Person reside in the United States longer than 6 months during any given 12-month Certificate Period, their Coverage shall immediately terminate.

For Non-US Citizens: Applicants / Insured Persons must be outside the United States at the time of application / renewal, or must depart the United States within 30 days of the Certificate's Effective Date / Renewal Date. In addition, the Insured Person must reside outside the United States at least 6 months during any given 12-month Certificate Period to meet the Eligibility Requirements of an Insured Person. Should any Insured Person reside in the United States longer than 6 months during any given 12-month Certificate period, their Coverage shall immediately terminate.

HOW LONG MAY I BE COVERED UNDER RESIDE PRIME?

The Reside Prime program is annually renewable as long as the eligibility requirements are met and the renewal premium paid. There are no additional medical questions upon renewal. The company cannot single out an individual for cancellation, they can only cancel coverage for an entire class* of insureds.

For those who apply for coverage prior to their 65th birthday and remain continuously insured for ten consecutive years, you will automatically be converted to Reside Prime Senior Provider at age 75 as long as you continue your eligibility status.

* A "Class" is a group of people defined by a common characteristic, including but not limited to demographic group and geographic region.

APPLYING FOR COVERAGE

To apply, all you need to do is complete the application in full and pay the appropriate premium, given your age category and desired deductible amount. Be sure to answer all sections and questions as completely, accurately, and as legible as possible. The application you complete becomes part of your certificate of coverage should you be accepted. Once the underwriters have had an opportunity to review the application, SRI may request additional

information from the applicant. If you are accepted, you will receive an ID Card confirming your effective date and conditions of acceptance, as well as a claim form and a certificate of coverage, which describes the program in complete detail and describes how the insurance can be utilized. If you are ultimately not accepted, SRI will return your premium without delay.

WORLDWIDE COVERAGE

RESIDE Prime is designed to cover Insured Persons 24 hours a day, seven days a week, regardless of where in the world they may be located. As an international citizen, you will no longer need to purchase multiple insurance programs in order to have seamless protection. Coverage in the United States is limited to 6 months during any 12 month Policy Period.

RENEWABILITY

The initial Period of Coverage cannot exceed twelve (12) months. The Insured Person, however, may apply for renewal of coverage at the Renewal Rates in force at the time of renewal. The renewal Period of Coverage may not total more than twelve (12) months. Renewal(s) will be contingent upon the Insured Person submitting the applicable renewal premiums for their class, as determined by the Company. Renewal(s) will also be contingent upon the Insured Person declaring that they continue to meet the Eligibility Requirements.

MATERNITY

RESIDE Prime provides maternity and newborn child benefits to eligible Insured Persons, who are the Primary Insured or Spouse, up to \$7500 per pregnancy. A pregnancy must be Pre-Notified during the first 90 days of the pregnancy. Failure to Pre-Notify a pregnancy will result in a 100% reduction in eligible benefits. The plan does not pay expenses related to a pregnancy within the first 12 months of coverage.

INTERNATIONAL TRAVELER'S COVERAGE

When the Insured Person travels outside of their home country, in addition to the standard benefit, they will be covered for Repatriation of Mortal Remains and Emergency Medical Reunion coverage.

NEWBORN CHILD COVERAGE

Newborn Children of the Insureds are covered from the moment of birth and accepted as any other new Insured Person subject to the Insurance Provisions, Scope of Coverage and Exclusions sections of this Policy or other sections relating to a Newborn Child up to the maximum amount of Reside Prime as long as the following conditions are met:

1. An application is submitted to SRI along with any applicable premium amounts within 31 days of birth of the new child;
2. The pregnancy that led to the birth was an eligible pregnancy covered under Reside Prime;
3. That mother of the new child remains covered under Reside Prime;
4. The child meets and will continue to meet the eligibility requirements of Reside Prime.

LIMITATIONS

Pre-existing Conditions:

If an existing condition is fully and accurately disclosed on the application, and the condition is not excluded or restricted by a rider, your pre-existing condition will be covered up to a lifetime maximum of \$50,000 (\$5,000 limit per year) after you have been continuously insured for 24 months.

Pre-existing conditions are any Injury or Illness which meets the following criteria: 1) A condition that would have caused a person to seek medical advice, diagnosis, care or treatment prior to the Effective Date of coverage under this Certificate; 2) A condition for which manifestation, medical advice, diagnosis, care or treatment (including

medication) was recommended or received prior to the Effective Date of coverage under this Certificate; 3) Expenses for Pregnancy within twelve (12) months of the Effective Date of coverage under this Certificate.

Charges for treatment of the following illnesses or surgeries, which manifest themselves or are recommended, or symptoms occur during the first 180 days of coverage hereunder beginning on the initial effective date: any condition of the breast, any condition of the prostate, disorders of the reproductive system, gall stones or kidney stones, any acne diagnosis or acne related condition, or any surgery that is not emergency in nature, as emergency is defined hereunder. Note: coverage for such illnesses or surgeries may be further limited under the pre-existing condition exclusion and definition contained herein, or other exclusions contained herein; and

The following conditions, treatments, supplies, services, and/or expenses are not covered:
(This is a Summary of the Exclusions contained in the Certificate of Coverage.)

- Pre-existing conditions as defined above.
- Claims not presented to Company within ninety (90) days following incident.
- Treatment not medically necessary, treatment which exceeds reasonable and customary charges, treatment provided at no cost to the Insured Person, or treatment performed by a relative or anyone who lives with the Insured Person.
- Experimental treatment.
- Suicide or any attempted suicide.
- War or warlike operations.
- Injury in organized, professional, amateur, or interscholastic athletics.
- Routine physicals or procedures.
- Treatment of Temporomandibular joint.
- Vocational, Speech, Recreational or Music Therapy.
- Cosmetic surgery except as a result of a covered accident.
- Dental or eye treatment unless otherwise covered.
- Injuries as a result of disablement due to liquor or drugs.
- Telephone consultations.
- Treatment or services relating to custodial, rehabilitative, or nursing home care.
- Congenital conditions.
- Non-medical expenses.
- Self-inflicted injury or illness.
- Expenses in connection with the commission or attempt of a criminal offense.
- Injury while taking part in mountaineering, hang gliding, parachuting, bungee jumping, racing, scuba diving (unless PADI or NAUI certified).
- Treatment of venereal or sexually transmitted disease.
- Treatment due to HIV or AIDS.
- Drug treatment relating to infertility.

This brochure is only a brief description of RESIDE Prime. A complete description of the Master Policy Provisions and Benefits is contained in the Certificate of Insurance, which will be mailed to you once your application and premium have been received and approved by SRI.

PRE-NOTIFICATION PROGRAM

So that you receive the best care possible, RESIDE Prime requires that the Insured Person (or someone on the Insured Person's behalf) contact SRI Assist for notification prior to all hospital admissions worldwide and any medical expenses incurred within the United States. The methods of contacting SRI Assist will appear on the back of your ID Card. SRI Assist will also be able to assist you in locating the approved SRI medical care providers in the United States. If the Pre-Notification Program is not followed, there will be a 50% reduction in eligible benefits.

THE ADMINISTRATOR

Since 1993, Specialty Risk International, Inc. (SRI) has provided international insurance plans to private citizens, governments, missionaries, students, and corporations of various nations around the globe. As a premier underwriter, SRI has had the opportunity to provide innovative solutions to unique and challenging situations.

Our claims professionals are experienced in the complexity of processing international medical expenses. As an insured of SRI, you can feel confident that there is someone ready to assist you with a medical situation 24 hours a day, 365 days a year.

Other services including proficient administration, responsive underwriting, and access to secure and stable insurance carriers and medical care providers worldwide.

ABOUT SRI ASSIST

When Unpronounceable Diseases Occur in Unpronounceable Countries

SRI Assist is a leading provider of customized emergency assistance services to international organizations, corporations, government entities, insurance companies, and individual travelers. Regardless of the location, SRI Assist provides valuable assistance in locating the best possible medical treatment.

Foreign Country – Familiar Service

In today's world, companies and international citizens must operate in strange lands and challenging environments. In some situations, individuals must travel to developing regions where the quality of care is in question.

Quality of Care

With access to a network of emergency room physicians, SRI Assist is able to effectively evaluate the quality of care available locally. The SRI assist physician will consult with the attending physician (if available) to review local standards and discuss the proposed course of treatment. Should the quality of care be in question, SRI Assist arranges medical transportation to a location where appropriate care is available.

SECURITY

Reside Prime is underwritten by Certain Underwriters at Lloyd's, London and is rated A- "Excellent" by A.M. Best. In addition to being one of the largest insurance entities in the world, Lloyd's has over 300 years of experience in the international insurance business.

IMPORTANT INFORMATION

It is important to note that Reside Prime is a program for international citizens and Lloyd's is an international entity. Thus, Lloyd's operates as an unauthorized insurer in most U.S. states. Coverage and benefits under Reside Prime are not regulated by any U.S. state insurance department.

The information concerning Reside Prime is not intended to be an offer to sell Reside Prime or a solicitation by Specialty Risk International, Inc or Lloyd's, London in any jurisdiction where such an action would be unlawful or in which SRI or Lloyd's, London is not qualified to do so. Reside Prime may not be available in all situations or jurisdictions. For U.S. citizens, Reside Prime is intended for persons living or traveling outside the United States.

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