

Covered Activities for Accident and Sickness Medical (A&S) - Underwritten by ACE American Insurance Company, a Chubb Company

Policy Number: GLM N01060995

Classes 1 and 2 and Dependents of Class 1: Travel Coverage, Exposure & Disappearance

Coverage: Accident and Sickness Medical* **See separate summary of coverage**

Benefits	Class 1	Class 2 Dependent Spouse & Child(ren)	Dependent Spouse & Child(ren) of Class 1
Medical Expense Benefit	Covered	Covered	Covered
Emergency Reunion Benefit	Covered	Covered	Covered
Repatriation of Remains Benefit	Covered	Covered	Covered
Accidental Death & Dismemberment Benefit	Covered	n/a	Covered
Disability Benefit (Permanent Total Disability)	Covered	n/a	n/a
Owned, Leased, or Controlled Aircraft Benefit	Covered	n/a	Covered
Home Country Extension Benefit	Covered	Covered	Covered
War Risk Benefit	Covered	Covered	Covered
Trip Cancellation	Covered	Covered	Covered
Trip Interruption	Covered	Covered	Covered

* Coverage not available in home country.

Class 1

Monthly Rate/Age	<40	40-49	50-59	60-64	65-69	70-79	80-100
Medical Insured Only:*	\$38.81	\$61.16	\$75.13	\$86.18	\$99.19	\$125.72	\$28.46
Medical Insured + One Dependent:*	\$82.96	\$104.51	\$122.92	\$153.98	\$197.04	\$224.98	\$44.25
Medical Insured + Family:*	\$90.33	\$161.40	\$165.43	\$192.61	\$235.64	\$263.58	\$82.79
Life Insured:**	\$1.30	\$1.30	\$1.30	\$1.30	NA	NA	NA
Life Spouse:**	\$0.65	\$0.65	\$0.65	\$0.65	NA	NA	NA
PEB Insured Only:	\$4.06	\$4.06	\$4.06	\$4.06	\$4.06	\$4.06	\$4.06

*Medical Benefits end at age 80

**Life Insurance ends at age 65

Life Insurance

Policy Holder: General Conference of the Seventh-day Adventists

Policy Number: LIS-6497

Underwritten by Global Benefits Group of GBG Insurance Limited

Class 1 Benefit: \$5,000 Insured \$2,500 Spouse \$0 Child

Annual Premium: \$15.65 \$7.82 n/a

Personal Effects & Baggage

Policy Holder: General Conference of the Seventh-day Adventists

Policy Number: PR102193

Underwritten by GICV

Benefit Limit: \$3,000

Annual Premium: \$48.70

REFER TO THE SUMMARY OF BENEFITS FOR A DESCRIPTION OF THE IMPORTANT FEATURES OF THESE INSURANCE PLANS.