

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.

** If you are in your home country, the United States, Afghanistan, Russia, Belarus, and Ukraine, you do not have War Risk Coverage. You can purchase War Risk coverage if you are traveling to Afghanistan or Ukraine for an additional premium. Please send your request for coverage to ARM at least at least two (2) weeks before your trip for a quote

Class 1

Monthly Rate/Age	<40	40-49	50-59	60-64	65-69	70-79	80-100
Medical Insured Only:*	\$41.53	\$65.44	\$80.39	\$92.21	\$106.13	\$134.72	\$30.45
Medical Insured + One Dependent:*	\$88.77	\$111.82	\$131.53	\$164.76	\$210.83	\$240.73	\$47.35
Medical Insured + Family:*	\$96.65	\$172.70	\$177.01	\$206.09	\$252.13	\$282.03	\$88.58
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:	\$4.24	\$4.24	\$4.24	\$4.24	\$4.24	\$4.24	\$4.24

* 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: MGENIB1100558NNP

Underwritten by MGEN / VYV International Benefits

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: \$50.92

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