



Out of Country Medical Insurance for Volunteers

Habitat for Humanity International, Inc. is pleased to provide out of country medical insurance for registered volunteers working & traveling around the world.

A portion of your program fee established by Habitat for Humanity covers the cost of insurance coverage. Through paying your fee, you will automatically be insured against medical accident or sickness and accidental loss of life, limb, sight, speech or hearing while participating in volunteer activities sponsored and supervised by Habitat for Humanity. This mandatory insurance coverage is designed to protect Habitat's volunteers and is part of a comprehensive risk management program.

When is Coverage in Effect?

Coverage is in effect while traveling outside of your home country or country of permanent residence and participating in a volunteer activity sponsored by Habitat for Humanity International, Inc. Coverage will begin on the actual start of the trip. It will end when you return to your home country or country of permanent residence.

What's Covered

Accidental Death & Dismemberment	Up to \$250,000
Disability Benefit (Permanent Total Disability)	\$250,000
Out of Country Medical Expense Benefits	
Maximum for Medical Expense Benefits:	\$250,000
Maximum for Preexisting Conditions:	\$50,000
Maximum for Dental Treatment (Injury Only)	\$250,000
Home Country Extension Benefit	Up to the Out of Country Medical Expense Benefit Maximum
Emergency Medical Guarantee Benefit	up to \$10,000
Emergency Medical Evacuation Benefit	100% of the Covered Expenses
Repatriation of Remains Benefit	100% of the Covered Expenses
Family Reunion Benefit	\$100 per day, up to 5 days
Security Evacuation Expense Benefit	up to \$100,000 (Aggregate Limit: \$500,000 per occurrence)

Notice: Insurance policies providing certain health insurance coverage are required to comply with all applicable requirements of the Patient Protection and Affordable Care Act ("PPACA"). There are a number of insurance coverages that are specifically exempt from the requirements of PPACA (See § 2791 of the Public Health Services Act). ACE maintains that this Out-of-Country Medical insurance qualifies as an exempt product, and is therefore, exempt from the requirements of PPACA.

ACE continues to monitor federal and state laws and regulations to determine any impact on its products. In the event the laws and regulations change, your plan and rates will be modified accordingly. Please understand that this is not intended as legal advice. For legal advice on PPACA, please consult with your own legal counsel or tax advisor directly.

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Travel assistance services are provided by Europ Assistance USA and are not insured benefits. Insurance benefits are underwritten by ACE American Insurance Company. The insurance policy includes all of the terms and conditions of coverage.

ACE USA is the U.S.-based operating division of the ACE Group of Companies, headed by ACE Ltd. Insurance products and services are provided by ACE Insurance underwriting companies and not by the parent company itself.

ATTENTION

In the event of a medical emergency call Europ Assistance immediately and reference plan code: 01AH585

24-Hour Access

**1-855-474-3037 toll free in the USA or Canada
1-240-330-1432 collect outside of the USA**

Call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event

When you call Europ Assistance, please be prepared with the following information:

- Name of caller, phone no., fax no.,
- Covered Person's name, age, sex and policy number;
- A description of the Covered Person's condition;
- Name, location, and telephone number of hospital;
- Name and telephone numbers for the treating doctor; where and when the doctor can be reached;
- Health insurance information, worker's compensation, or automobile insurance information if the Covered Person had an accident.

"Covered Person" means the person insured under the applicable ACE policy.

By requesting assistance you agree to assign to us your rights to recover from any of your responsible insurers any expenses we incurred.

ATTENTION Medical Personnel or Police

In the event of a medical emergency, Europ Assistance will provide the services on the card below. To verify eligibility call the multi-lingual call center 24 hours a day toll free at 1-855-474-3037 if you're inside the USA or Canada; or if you're outside the USA call collect at 1-240-330-1432

ACE's Travel Assistance Services

ACE USA Accident and Health offers access to a multilingual call center—24 hours a day, 365 days a year—to help our travelers get the assistance they need while traveling or working anywhere in the world.

These services include:

- ◆ Medical Assistance including referral to a doctor, medical monitoring when you are hospitalized, emergency medical evacuation and return of mortal remains.
- ◆ Personal Assistance including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, medical benefits verification and medical claims assistance.
- ◆ Travel Assistance including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.
- ◆ Security Assistance including a crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling as well as access to a secure, web-based system for tracking global threats and health or location based risk intelligence.

This information provides you with a brief outline of the services available to you. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered. A third party vendor may provide services to you. Europ Assistance makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by Europ Assistance are not employees or agents of Europ Assistance and the choice of provider is yours alone. Europ Assistance assumes no liability for the services provided to you under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect.

For medical referrals, evacuation, repatriation or other services please call:

ACE Travel Assistance Program
1-855-474-3037 (Inside the USA)
1-240-330-1432 (Outside the USA Call Collect)
OPS@europassistance-usa.com

Visit www.ACETravelAssistance.com for access to global threat assessments and location based intelligence.

Register to access the site using the Group ID and Activation Code below:

Group ID: aceah
Activation Code: security

ACE TRAVEL ASSISTANCE PROGRAM

Plan Number: 01AH585
Organization: Habitat for Humanity International, Inc.
Policy Number: GLM N10784177
Assistance Provider: Europ Assistance USA

Europ Assistance provides emergency medical and travel services and pre-trip information services. Please call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event