

SCHEDULE OF BENEFITS

We will pay Medical Benefits for Covered Expenses that result directly, and from no other cause, from a Covered Accident or Sickness. These benefits are subject to a Deductible of \$75/\$250 (69 and under Age group) or \$250 (70-99 age group) per person for each covered Injury and each Sickness. Medical Expense Benefits are only payable: (1) for Usual and Customary Charges incurred after the Deductible, if any, has been met; (2) for those Medically Necessary Insured Expenses that the Covered Person incurs; (3) for charges incurred for services rendered to the Insured Person while on a covered Trip; and (4) provided the first charge is incurred within 90 days of the Covered Accident or Sickness. Payment for Covered Medical Expenses will not exceed the benefit limits shown below. The total amount payable under the policy will not exceed the Policy Maximums shown below. This policy DOES NOT include coverage for pre-existing conditions, except in case of an acute onset of such condition. If you experience acute onset of pre-existing condition, benefits are payable upto \$1000 maximum. Treatment of said condition must be obtained within 12 hours of sudden and unexpected outbreak or recurrence ..

Covered Medical Services	\$25,000 Policy Maximum Coverage Acute Onset of Pre-existing Condition: U&C charges up to \$1000 Deductible: \$75 or \$250 (0-69 Years) and \$250 for (70—99 Years)	\$75,000 Policy Maximum Coverage Acute Onset of Pre-existing Condition: U&C charges up to \$1000 Deductible: \$75 or \$250 (0-69 Years) and \$250 for (70—99 Years)
INPATIENT BENEFITS		
Hospital Room and Board	Usual & Customary Charges Up to \$900 per day to a maximum of 30 days	Usual & Customary Charges Up to \$1,525 per day to a maximum of 30 days
Hospital Intensive Care Unit Room and Board	Usual & Customary Charges Up to an additional \$400 per day to a maximum of 8 days	Usual & Customary Charges Up to an additional \$625 per day to a maximum of 8 days
Surgeon Services	Usual & Customary Charges up to \$2,000 Max	Usual & Customary Charges up to \$4,000 Max
Anesthetics	Usual & Customary Charges up to \$500 Max	Usual & Customary Charges up to \$1,000 Max
Assistant Surgeon Expenses	Usual & Customary Charges up to \$500 Max	Usual & Customary Charges up to \$1,000 Max
Physician Non-Surgical Treatment/Examination Expenses	Usual & Customary Charges up to \$40 Max a visit, 1 visit a day, to 30 visits	Usual & Customary Charges up to \$80 Max a visit, 1 visit a day, to 30 visits
Consultant visits, when requested by a Doctor	Usual & Customary Charges up to \$375 Max	Usual & Customary Charges up to \$425 Max
Pre-Admission Tests, when requested by Physician	Usual & Customary Charges up to \$950 Max; test must occur within 14 days prior to Hospital admission	Usual & Customary Charges up to \$1050 Max; test must occur within 14 days prior to Hospital admission
OUTPATIENT BENEFITS		
Day Surgery (including the cost of the operating room, anesthesia, drugs, medicines and medical supplies)	Usual & Customary Charges up to \$950 Max	Usual & Customary Charges up to \$1,050 Max
Surgeon Services	Usual & Customary Charges up to \$2,000 Max	Usual & Customary Charges up to \$4,000 Max
Anesthetics	Usual & Customary Charges up to \$500 Max	Usual & Customary Charges up to \$1,000 Max
Assistant Surgeon Expenses	Usual & Customary Charges up to \$500 Max	Usual & Customary Charges up to \$1,000 Max
Physician Non-Surgical Treatment/Examination Visits	Usual & Customary Charges up to \$40 Max a visit, 1 visit a day, to 10 visits	Usual & Customary Charges up to \$80 a visit, 1 visit a day, to 10 visits
Diagnostic X-Rays and Laboratory Procedures	Usual & Customary Charges up to \$275 Max	Usual & Customary Charges up to \$525 Max
CAT Scan, PET Scan or MRI	Usual & Customary Charges Up to an additional \$275 of the Diagnostic X-Ray and Lab	Usual & Customary Charges Up to an additional \$525 of the Diagnostic X-Ray and Lab
Hospital Emergency Room	Usual & Customary Charges up to \$275 Max	Usual & Customary Charges up to \$425 Max
Prescription Drug	Usual & Customary Charges up to \$75 Max	Usual & Customary Charges up to \$125 Max
OTHER BENEFITS		
Ambulance Services	Usual & Customary Charges up to \$375 Max	Usual & Customary Charges up to \$425 Max
Initial Orthopedic Prosthesis or Brace	Usual & Customary Charges up to \$950 Max	Usual & Customary Charges up to \$1,050 Max
Dental Treatment Injury to Sound, Natural Teeth Due to Accidents not include dental services for immediate relief of pain)	Usual & Customary Charges up to \$425 Max	Usual & Customary Charges up to \$475 Max
Chemotherapy and/or Radiation Therapy	Usual & Customary Charges up to \$925 Max	Usual & Customary Charges up to \$1,075 Max
Maternity (conception must occur after the Trip begins)	Usual & Customary Charges up to \$4,250 Max	Usual & Customary Charges up to \$4,750 Max
Physical and Occupational Therapy	Usual & Customary Charges up to \$30 Max a visit, 1 visit a day, to 12 visits	Usual & Customary Charges up to \$40 Max a visit, 1 visit a day, to 12 visits
Private Duty Nurse	Usual & Customary Charges up to \$350 max	Usual & Customary Charges up to \$450 Max
Emergency Medical Evacuation	Usual & Customary Charges up to \$10,000 Max	\$10,000 Max
Repatriation of Remains	Usual & Customary Charges up to \$10,000 Max	\$10,000 Max
Accidental Death and Dismemberment	\$25,000 Principal Sum	\$25,000 Principal Sum

EMERGENCY MEDICAL EVACUATION AND REPATRIATION: These Benefits will not be payable unless We (or Our authorized Travel assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our Travel assistance provider. Contact Europe Assistance for these services at (888) 270-2947 or call collect from outside United States at (609) 375-9190 (24 hours a day, 7 days a week). Email: OPS@europeassistance-usa.com.

EMERGENCY MEDICAL EVACUATION BENEFIT: We will pay emergency medical evacuation benefits as shown for Covered Expenses incurred for the emergency evacuation of a insured Person. Benefits are payable up to the Benefit Maximum shown, if the insured Person suffers a covered injury or emergency sickness during the course of the covered trip that requires emergency evacuation.

REPATRIATION OF REMAINS BENEFIT: We will pay Repatriation Benefits up to the Benefit Maximum shown for preparation and return of a insured Person's body to his or her place of primary residence if he or she dies as a result of a covered injury or emergency sickness while traveling on a covered trip. .

ACCIDENTAL DEATH AND DISMEMBERMENT: If Injury to the Covered Person results, within 365 days of the date of a Covered Accident, in any one of the losses shown below, We will pay the Benefit Amount shown below for that loss. The Principal Sum is \$ 25,000 as shown. If multiple losses occur, only one Benefit Amount, the largest, will be paid for all losses due to the same Covered Accident.

This is a brief description of the coverage provided under the policy, and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for details. This insurance includes limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative to or integrated with comprehensive coverage. Further, this insurance does not coordinate with any other insurance plan. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.



Sponsored by
India Network Foundation,
USA

Covered Loss	Benefit Amount
Loss of Life	100% of the Principal Sum
Both Hands or Both Feet or Sight of Both Eyes	100% of the Principal Sum
One Hand and One Foot	100% of the Principal Sum
Loss of one Hand or Foot and Sight in one eye Eye	100% of the Principal Sum
Loss of One Hand or Foot	50% of the Principal Sum
Loss of Sight of One Eye	50% of the Principal Sum

ADMINISTERED BY
INDIA NETWORK SERVICES, USA
855-428-3425 * 408-850-2154
CLAIMS OFFICE:
WebTPA, Inc.
(877) 563-7492, fax (469) 417-1989

India Network Foundation, Inc.

Serving the community
Since 1988

AXIS ACCIDENT and SICKNESS INSURANCE

Features

Online Quote, Application Instant ID Card
& Online Claim Submission
24x7 access to Travel Assistance Services
24X7 access to Teledoc Services

**Insurance for Members of the
India Network Foundation, Inc.**
Visiting the United States
Underwritten by AXIS Insurance Company

WWW.KVRAO.ORG
WWW.INDIANETWORK.ORG

Telephone: 408-850-2154
407-243-8760
Fax: 407-479-3289

AXIS ACCIDENT AND SICKNESS INSURANCE

Important Notice: This information provides a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued in the state in which the policy was delivered under form number BACC-001-0909-DE. Complete details may be found in the policy on file with the Policyholder. The policy is subject to the laws of the state in which it was issued. Please keep this information as a reference.

INSURANCE ELIGIBILITY

All non-US citizens and their eligible Dependent Child(ren) or Spouse (if coverage has been elected), while visiting the United States. Eligible Dependent Child means the insured Member's unmarried child who meets the following requirements: 1) a child from birth to 17 years old; 2) a child who is 17 or more years old but less than 30 years old, enrolled in school as a full-time student and primarily supported by the Insured Person. Coverage will continue during and period between school terms or school years as long as the Company is provided satisfactory proof that he or she has enrolled for the next following school term or year; or 3) a child who is 17 or more years old, primarily supported by the Insured Person, and incapable of self-sustaining employment by reason of mental or physical handicap. For purposes of this definition, a Dependent Child includes: a natural child; an adopted child, beginning with any waiting period pending finalization of the child's adoption; a stepchild that resides with the Insured Person; and a child for whom the Insured Person is the legal guardian, as long as the child resides with the Insured Person and depends on him for financial support. Spouse means the Insured Person's lawful spouse.

Monthly Premium Rates

Premiums for \$25,000 and \$75,000 Coverage can be found at <http://www.kvrao.org>

Members may enroll for coverage, subject to the following rules: One month premium is the minimum acceptable premium; 300 days premium is the maximum acceptable premium; and the full premium for entire stay in USA is payable at the time of enrollment. Members may re-enroll for coverage periods not exceeding 300 days.

Coverage for an Insured Person will be considered as continuous during consecutive periods of insurance under this Policy when premium payment is received by the administrator on or before the termination of the last coverage period. This continuation of coverage will not establish a new benefit period, not affect any life time or specifically stipulated benefit limits or maximums under the Policy.

HOW TO ENROLL FOR COVERAGE?

Enrollment into this program can be done in following ways:

- ⇒ Complete and submit online India Network Membership Form under the **Online Forms link at <http://www.kvrao.org>**
- ⇒ Complete and submit online Insurance Enrollment Form available under the **Online Forms link** at the above website.
- ⇒ On Successful completion of online application, ID cards will be produced on the web page for your record and as proof of insurance.

Membership and Accident and Sickness Insurance forms can also be downloaded from our websites and faxed to (407) 479-3289 with proper credit card authorization for membership and premium. The India Network Services will mail the insurance card and Membership benefit information to the policy holder's temporary address in the US for coverage of 2 months or more. For duration less than 2 months, India Network will email the insurance card and Summary of Benefits to India Network member email provided during enrollment period.

EFFECTIVE AND TERMINATION DATES OF INSURANCE

The India Network Foundation Group Policy Effective Date is April 1, 2016 Coverage of Insured Persons and any eligible dependent Child(ren) or Spouse enrolled in this plan will begin at 12:01 AM on the latest of the following dates: the Policy's Effective Date; the departure date from the Insured Person's Home Country; or the date that India Network Services receives the insurance enrollment form and the required premium. The Company will pay benefits while an Insured Person is traveling: 1) Outside of his or her Home Country to the United States or during a Personal Deviation as listed on the Policy; and 2) up to 300 days.

The Coverage will start on the actual start of the Covered Trip and will end on the first of the following dates occur: the date the Insured Person returns to his or her Home Country; the date the Insured makes a Personal Deviation for more than 2 days; the date the Insured Person is no longer eligible; or the last day of the period for which the required premium is paid; Coverage of an

Covered Injury means Accidental bodily injury: (1) which is sustained by an Insured Person as a direct result of an unintended, unanticipated Covered Accident that is external to the body and that occurs while the injured person's coverage under the Policy is in force, and (2) which results directly and independently from all other causes from a Covered Accident and (3) which occurs while such person is participating in a Covered Activity. The Covered Injury must be caused through Accidental means. All injuries sustained by an Insured Person in any one Covered Accident, including related conditions and recurrent symptoms of these injuries, are considered a single injury.

Covered Loss means a loss which meets the requisites of one or more benefits and results from a Covered Accident, Covered Injury or Covered Activity.

Covered Expenses means expenses actually incurred by or on behalf of an Insured Person for treatment, services and supplies covered by this Policy. Coverage under the Policyholders' Policy must remain continually in force from the date of the Covered Accident or Sickness until the date of treatment, services or supplies are received for them to be a Covered Expense. A Covered Expense is deemed to be incurred on the date treatment, service or supply that gave rise to the expense or the charge, was rendered or obtained.

Covered Trip means travel by air, land or sea from the Insured Person's Home Country. **Deductible** means the amount that must be paid for Covered Medical Services by the Insured Person before benefits will become payable. A separate deductible shall apply to each Covered Loss.

Eligible Person means an individual as defined in the Policy Schedule of Benefits.

Emergency Sickness means an illness or disease diagnosed by a Physician which: 1. causes a severe or acute symptom that, if not provided with immediate treatment, would reasonably be expected to result in serious deterioration of the Insured Person's health or place his or her life in jeopardy; and 2. first manifests itself suddenly and unexpectedly while the Insured Person is covered.

Home Country means a country from which the Insured Person holds a passport or where the Insured Person has primary residency. If the Insured Person holds passports from more than one Country, his or her Home Country will be the country that he or she has declared to the Company in writing as his or her Home Country.

Hospital means a facility that: 1. is operated according to law for the care and treatment of injured people; 2. has organized facilities for diagnosis and surgery on its premises or in facilities available to it on a prearranged basis; 3. has 24 hour nursing service; and 4. is supervised by one or more Physicians.

A Hospital does not include: a nursing, convalescent or geriatric unit of a hospital when a patient is confined mainly to receive nursing care; a facility that is, other than incidentally, a rest home, nursing home, convalescent home or home for the aged; nor does it include any ward, room, wing, or other section of the hospital that is used for such purposes; or any military or veterans hospital or soldiers home or any hospital contracted for or operated by any national government or government agency for the treatment of members or ex-members of the armed forces.

Insured Person means an Eligible Person, as defined in the Policy Schedule of Benefits, for whom required premium has been paid when due and for whom coverage under the Policy remains in force.

Medically Necessary means medical services that: (1) are essential for diagnosis, treatment or care of the Covered Injury or Covered Accident or Emergency Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; and (3) are ordered by a Physician and performed under His care, supervision or order.

Other Health Care Plan means any arrangement, whether individually purchased or incident to employment or membership in an association or other group, which provides benefits or services for healthcare, dental care disability benefits or repatriations or remains. An Other Health Care Plan includes group, blanket, franchise, family or individual: 1. insurance policies; 2. subscriber contracts; 3. uninsured agreements or arrangements; 4. coverage provided through Health Maintenance Organizations, Preferred Providers Organizations and other prepayment, group practices and individual practice plans; 5. medical benefits provided under automobile "fault" and "no-fault" type contracts; 6. medical benefits provided by any governmental plan or coverage or other benefit law, except: a. a state sponsored Medicaid plan; or b. a plan or law providing benefits only in excess of any private or nongovernmental plan.

Physician means a licensed health care provider practicing within the scope of his license and rendering care and treatment to the Insured Person that is appropriate for the condition and locality, and who is not:

- 1. the Insured Person; 2. an Immediate Family Member of either the Insured Person or the Insured Person's Spouse; 3. a person living in the Insured Person's household; or 4. a person providing homeopathic, aroma-therapeutic, or herbal therapeutic services.

Personal Deviation means 1. an activity that is not reasonably related to the Insured Person's Covered Activity; 2 such travel or activities coincide with the Insured Person's Covered Activity; and 3. Personal Deviation is limited to any consecutive 2 day period immediately prior to, during or following such Covered Activity.

Pre-Existing Condition means an illness, disease, injury or other condition of the Insured Person that in the 3 month period before the Insured Person's coverage became effective under the Policy: 1. was treated by a Physician or treatment had been recommended by a Physician; 2. required taking prescribed drugs or medicines, or 3. first manifested itself, worsened, became acute or exhibited symptoms that would have caused an ordinarily prudent person to seek diagnosis.

Sickness means disease or illness, including related conditions and recurrent symptoms, which begin after the effective date of an Insured Person's coverage and while coverage is in force.

Usual and Customary Charge(s) - means a charge that: 1. is made for a Covered Medical Service; 2. does not exceed the usual level of charges for similar treatment, services or supplies in the locality where the expense is incurred (for a Hospital room and board charge, other than for a Medically Necessary stay in an intensive care unit or a cardiac care unit, does not exceed the Hospital's most common charge for semi-private room and board); and 3. does not include charges that would not have been made if no insurance existed.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for any loss or Injury that is caused by or results from:

- Intentionally self-inflicted injury, suicide, or any attempt while sane or insane.
- Commission or attempt to commit a felony or an assault.
- Commission of or active participation in a riot or insurrection.
- Declared or undeclared war or act of war or any act of declared or undeclared war unless specifically provided by this Policy.
- Flight in, boarding or alighting from, an Aircraft or any craft designed to fly above the Earth's surface, except as a fare-paying passenger on a regularly scheduled commercial airline.
- Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage.
- The Insured Person's intoxication. The Insured Person is conclusively deemed to be intoxicated if the level in his blood exceeds the amount at which a person is presumed, under the law of the locale in which the Accident occurred, to be under the influence of alcohol if operating a motor vehicle, regardless of whether he is in fact operating a motor vehicle, when the injury occurs. An autopsy report from a licensed medical examiner, law enforcement officers report, or similar items will be considered proof of the Insured Person's intoxication.
- An Accident if the Insured Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, unless: (a) the Insured Person holds a valid learners permit and (b) the Insured Person is receiving instruction from a driver's education instructor.
- Injuries compensable under Workers' Compensation law or any similar law.
- Operating any type of vehicle or Conveyance while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the Insured Person has been provided a written warning against operating a vehicle or Conveyance while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the motor vehicle laws of the state in which the Covered Loss occurred.
- Medical or surgical treatment, diagnostic procedure, administration of anesthesia, or medical mishap or negligence, including malpractice, unless it occurs during treatment of injuries sustained in a Covered Injury.
- In addition, We will not pay Covered Medical Services for any loss, treatment, or services resulting from:
 - Expenses incurred during travel for the purposes of seeking medical care or treatment, or while on a waiting list for specific treatment or while traveling against the advice of a Physician.
 - Expenses incurred within the Insured Person's Home country or country of regular domicile,
 - Pre-existing Conditions, except for the Acute Onset as specifically provided in the Rider Schedule.
 - Routine physical or other examinations where there is not objective indications of impairment for normal health or well baby care.
 - Dental treatment, except as the result of Covered Injury to sound, natural teeth as stated in the Rider Schedule.
 - Cosmetic or plastic surgery or treatment for congenital abnormalities, except reconstructive surgery as a result of a as the result of a Covered Injury or Sickness. Correction of a deviated nasal septum is considered cosmetic surgery unless it results from a Covered Injury or Sickness
- Eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof; eyeglasses, contact lenses.
- Hearing examination or hearing aids or other treatment for Hearing Defects and problems. Hearing Defects means any physical defect of the ear which does or can impair normal hearing.
- Treatment by any Immediate Family member or member of the Insured Person's household. "Immediate family member" means an Insured Person's spouse, child, brother, sister, grandparents or in laws.
- Services, supplies, or treatment including any period of Hospital Confinement which is not recommended, approved, and certified as Medically Necessary and reasonable by a Physician, or expenses which are non-medical in nature;
- In connection with alcoholism and drug addiction, or use of any drug or narcotic agent unless prescribed by a Physician;
- The commission of a felony offense;
- Charges for Covered Medical Expenses for which the Insured Person would not be responsible for in the absence of this coverage;
- Any expense paid or payable by any Other Health Care Plan;
- Any treatment provided under any mandatory government program or facility set up for treatment without cost to any individual
- Treatment, services supplies or facilities in a Hospital owned or operated by the Veteran's Administration, or b) a national government or any of its agencies(this exclusion does not apply to treatment when a charge is made which the Insured Person is required by law to pay)
- Elective treatment, exams or surgery; elective termination of pregnancy.
- Expenses for services, treatment or surgery deemed to be experimental and which are not recognized and generally accepted medical practices in the United States.
- Expenses payable by any automobile insurance policy without regard to fault.
- Organ or tissue transplants and related services.
- Expenses incurred for services related to the diagnostic treatment of infertility or other problems related to the inability to conceive a child, including but not limited to, fertility testing and in-vitro fertilization.
- Birth control including surgical procedures and devices.
- Expenses incurred in connection with weak, strained or flat feet, corns, calluses or

toenails.

- Birth defects and congenital anomalies, or complications which arise from such conditions.
- Sexually transmitted diseases or immune deficiency disorders and related conditions. This exclusion does not apply to the care or treatment of Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or Human Immunodeficiency Virus (HIV) infection, or any illness or disease arising from these medical conditions.
- specific named hazards: piloting any aircraft.
- Expenses incurred for any treatment if the Insured Person is travelling against the advice of a Physician.
- Expenses incurred after the date insurance terminates for an Insured Person under this Policy
- Any mental or nervous disorders or rest cures;
- Duplicates services actually provided by both a certified nurse- midwife and Physician,
- Expenses payable under any prior Policy which was in force for the person making the claim.
- Expenses incurred in a Hospital emergency room visit which is not of an emergency nature.
- Expenses incurred for chiropractic care-outpatient treatment in connection with the detection or correction by manual or mechanical means of structural imbalance distortion or subluxation in the human body for purposes of removing nerve interference and the effects thereof, where such interference is the result of or related to distortion, misalignment or subluxation of or in the vertical column.
- Injury sustained while participating in club, intramural, intercollegiate, interscholastic, professional or semi-professional sports.
- Benefits will not be paid for services or treatment rendered by any person who is: Employed or retained by the Policyholder; Living in the Insured Person's household; An Immediate Family Member of either the Insured Person or the Insured Person's Spouse; or The Insured Person.
- If We determine the benefits paid under this Policy are eligible benefits under any other benefit plan, We may seek to recover any expenses covered by another plan to the extent that the Insured Person is eligible for reimbursement.
- Payment of claims under any policy issued shall only be made in full compliance with all economic or trade and sanction laws or regulations, including but not limited to, laws and regulations administered and enforced by the US Treasury Department's Office of Foreign Assets Control.

PLAN ADMINISTRATOR

INDIA NETWORK SERVICES

Toll Free: (855) 428-3425 * (408) 850-2154

Information available online at:

www.kvrao.org

General questions about the Insurance Plan should be addressed to India Network Services. Contact India Network Services between 9.00 a.m. and 6.00 p.m. (EST), Monday through Friday. Please provide your Primary ID (Passport Number) when you call India Network Services Office or WebPTA Claims Office.

TRAVEL ASSISTANCE SERVICES: Europ Assistance can help travelers with medical emergencies by: (i) Emergency Medical Evacuation & treatment en-route if necessary (ii) Repatriation of remains in the event of Insured Person's death; and (iii) Medical emergencies and many other services (see web). The Europ Assistance communications network is available 24 hours a day, seven days a week to provide assistance to the Insured Person.

Inside United States/Canada, Call (800) 270-2947 **or outside USA/Canada, call collect at (609) 375-9190 or email to: OPS@europassistance-usa.com**

TELADOC PROGRAM: The Teladoc program is available 24 hours a day, seven days a week and provides you with access to a physician in the United States for any medical consultation and short-term prescription refills. This program is not insurance. Please find more details at www.Teladoc.com.

CLAIMS: Claims process begins by submitting a duly completed online claim form found on the web site under '**Members Area'**. The claim form has two sections— First section should be completed online by the Insured Person; and the second section should be completed by the provider (doctor's office or hospital, etc.). Providers or Insured Person can submit the fully completed claim form to WebPTA Claims Office: **WebPTA, Inc., PO Box 99906, Grapevine, TX 76099-9709 * Fax: (469) 417-1989**

Services are provided by third-party agreements and are not insurance. These services include travel assistance services through Europ Assistance, USA and physician consultation services through Teladoc. Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services.