

SUMMARY OF COVERAGE

Medical Expense and Medical Evacuation/Repatriation Including Assistance Services
Provided by the World Bank Group

Plan underwritten by:
The Insurance Co. of the State of Pennsylvania
A member company of AIU Holdings, Inc.
Group Policy Number GTP - 9017371

Who is Covered

Short-term temporaries and short-term consultants on Operational Travel for the World Bank outside of the duty station country.

Overview of Coverage

The plan provides insurance benefits for eligible medical expenses resulting from injury or illness occurring within the effective dates of your coverage as reported to the Plan Administrator. The plan will also pay certain transportation costs associated with a covered emergency medical evacuation or repatriation as described in sections of this summary.

Summary Description of Benefits Medical Expense Benefit

For each separate illness or injury and after a Deductible of \$150, eligible medical expenses are paid at 80% up to \$50,000. The Deductible represents charges for eligible medical expenses for which you are responsible. Thereafter, eligible medical expenses are paid at 80%. Benefits are paid for eligible expenses that are incurred within a consecutive 52-week period from the date of injury or illness not to exceed the maximum benefit. The total maximum benefit payable under this plan for eligible medical expense per injury or illness is \$50,000.

Expenses incurred which are not excluded and which are not in excess of the average charge for such services and supplies in the locality where received, are considered Covered Expenses. Such expenses are charges made for:

1. hospital room and board, floor nursing and other services, except personal services of non-medical nature;
2. physician charges for diagnosis, treatment and surgery;
3. administration of anesthetics;
4. medication, x-ray services, laboratory tests and services, use of radium and radioactive isotopes, oxygen, blood transfusions, and medical treatment;
5. physiotherapy recommended by a physician for a specific disablement and administered by a licensed physiotherapist;
6. dressings, drugs, and medicines which can only be obtained upon physician's written prescription.

Continued on Reverse

Medical Expense Benefit continued

Exclusions – No benefits are payable for expenses incurred for:

1. services, supplies, hospital confinement or treatment which are not recommended, approved and certified as necessary by a physician or are non-medical in nature; pregnancy, childbirth, or miscarriage; elective surgery which can be postponed until the return to the country of residence; routine physical or other exams, including laboratory diagnostic or x-ray exams where there is no objective indications or impairment in normal health; cosmetic or plastic surgery, except as a result of an accident; mental and nervous disorders or rest cures; dental care, except as a result of injury to natural teeth caused by accident; eye refraction or eye exam for purpose of prescribing corrective lenses for eye glasses or for the fitting of eyeglasses unless caused by accidental bodily injury; treatment of alcoholism and addiction or use of any drug or narcotic; congenital anomalies and conditions arising out of or resulting therefrom;
2. expenses as a result of or in connection with self-inflicted injury or commission of a felony offense;
3. specific named hazards: motorcycle driving, scuba diving, skiing, mountain climbing, sky diving, professional or amateur racing and piloting an aircraft;
4. declared or undeclared war;
5. treatment paid for or furnished under any other policy or mandatory government program or facility set up for treatment without cost to any individual.

How to File Claim For Medical Expense Benefits: Obtain the appropriate claim form from the Benefits Unit in the Human Resources Service Center of the World Bank Group, or your World Bank Institute seminar representative. Complete and sign the form where appropriate. Original itemized medical bills may be attached to the claim form and submitted for review and reimbursement of covered expenses. Submit the completed claim form with itemized medical receipts to the appropriate Bank representative for forwarding to the Plan Administrator for processing.

Emergency Medical Evacuation and Repatriation of Remains

For injury or illness expenses for transportation, medical services and medical supplies necessarily incurred in connection with an evacuation are paid. The evacuation must be ordered by a physician who certifies that the severity of the condition warrants a) immediate transportation to the nearest hospital where appropriate medical treatment can be obtained, or b) after being treated at a local hospital, medical condition warrants transportation to the home country to obtain further medical treatment, or c) both a) and b).

Reasonable covered expenses to return mortal remains to the home country will be paid. Covered expenses include, but are not limited to embalming, cremation, coffins and transportation.

The Assistance Services provider must make all arrangements for evacuation/ repatriation. When arrangements are made by the assistance company, expenses are paid directly by AIG Assist.

Worldwide Assistance Services are included in your plan of coverage and are available through American International Assistance Services, Inc. also referred as AIG Assist. Services include:

- **Medical Assistance** – when notified of a medical emergency, assist in organizing a response to the medical emergency, including but not limited to recommending or securing the availability of services of physician, arranging hospital confinement, and if possible contacting your family physician to help arrive at the best course of action.
- **Medical Evacuation** – arranging evacuation using the means best suited based on conditions; these means may include air ambulance, surface ambulance, regular airplane, or other means.
- **Repatriation** – making necessary arrangements for the return of remains to the home country.

How to obtain Services and Assistance: You, your representative, or a Bank representative contacts AIG Assist at the telephone numbers listed. Furnish your name, group number, and name of organization, World Bank Group. Assistance representatives and medical staff will coordinate arrangements and provide other appropriate assistance with you or your representative, attending physicians, family members, etc.

In the United States, call 877-244-6871

Outside the United States, call 713-260-5592 Collect

This is a brief summary of coverage. Complete provisions are contained in the Master Policy, a contract between The World Bank and the Insurance Company, which governs for loss covered under this policy.