

International Inbound: Description of Coverage

Eligibility and Coverage

All Inbound International Girl Guides/Girl Scouts visiting the United States are eligible.

Note: Insurance must be ordered for the entire period that the Girl Guide/Girl Scout is visiting the USA. With this plan, it will not be necessary to cover the same visitor(s) with any of the Optional Plans.

Effective Date of Individual Coverage

Coverage will begin on the first day of the activity to be covered and will end on the termination date of the activity shown on the Enrollment Form from the participating Council as verified by the company.

Accident and Sickness Medical Expense Up to \$50,000 — When injuries or sickness result in treatment by a legally qualified physician beginning within 30 days after the date of a covered accident, or first medical treatment for sickness, the company will pay for expense incurred up to the usual and customary charges normally made within the geographic area where treatment is performed for Medically Necessary: **(a)** treatment by a legally qualified physician or surgeon; **(b)** hospital care or service; **(c)** services of a registered graduate nurse (RN or LPN) not related to you by blood or marriage; **(d)** professional local ambulance service; **(e)** orthopedic appliances; **(f)** prescription drugs. Benefits are payable for as long as 52 weeks after the date of the accident or the first medical treatment for sickness, but not to exceed \$50,000, in the aggregate, for any one accident or any one sickness.

Air Ambulance Expense — In the event of a medical evacuation or repatriation, air ambulance transportation benefits are available through AXA Assistance-USA in conjunction with their Travel Assistance Services.

Medical Evacuation and Return Transportation Expense — Benefits for Medical Evacuation (which includes air ambulance) and Return Transportation Expense will be provided by and the sole responsibility of AXA Assistance-USA. AXA Assistance-USA is not affiliated in any way with Mutual of Omaha Insurance Company.

Accidental Death and Specific Loss Benefits — When injuries result in any of the following specific losses within 365 days from the date of the accident, benefits will be paid as follows:

Accident	Amount
Loss of Life	\$10,000
Loss of Both Hands, Both Feet or Both Eyes	\$10,000
Loss of One Hand and One Foot or Speech and Hearing	\$10,000
Loss of One Hand and One Eye or One Foot and One Eye	\$10,000
Loss of One Hand or One Foot or One Eye or Speech or Hearing	\$5,000
Loss of Thumb and Index Finger of the Same Hand	\$2,500

Only one of the amounts (the largest applicable) named above will be paid for injuries resulting from one accident. This amount will be in addition to any other benefits for such accident.

Benefits are not payable for: **(a)** suicide while sane or insane; **(b)** an act of declared or undeclared war; **(c)** operating, learning to operate, or serving as a pilot or crew member of any aircraft unless specified in the Insured Risk section of this policy; **(d)** a charge which is in excess of the Allowable Expense; **(e)** dental treatment or dental X-rays, except as otherwise provided, and only when injury occurs to sound natural teeth; **(f)** eyeglasses, contact lenses, hearing aids, Orthopedic Appliances, prosthetics, or related examinations or prescriptions; **(g)** any loss for which benefits are paid under state or federal workers' compensation, employer's liability, or occupational disease law; **(h)** services or treatment incurred to the extent that they are paid or payable under any Other Insurance Plan.

This Description of Coverage is not a contract or a Certificate of Insurance. It is subject to the terms and conditions of the Master Policy issued to Girl Scouts of the USA. Coverage is underwritten by: Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, Nebraska 68175