



SCHEDULE OF BENEFITS

Lifetime Medical Maximum	\$5,000,000 per Insured Person.
Policy Period Deductible Options	\$500, \$1000, \$2500, \$5000 Maximum of 3 deductible payments for families enrolling on one application. Any eligible charges incurred and applied to your policy period deductible in the last 30 days prior to your renewal date will carry over and be applied to the next policy period deductible.
Outside of the United States	After the Deductible, the Policy pays 100% of eligible expenses to the Policy Maximum. Hospital Admissions must be Pre-Notified using SRI's Utilization Management (U.M.) Program.
Inside of the United States	After the Deductible, the Policy pays 80% of the next \$5,000 of eligible expenses, then 100% up to the Policy Maximum. Outpatient surgery, any expenses above \$1,000, and Hospital Admissions must be Pre-Certified using Sri's U.M. Program.
Hospital Expenses	Average Semi-Private room and board, Usual, Reasonable, and Customary Physician Charges, Prescription Medications, Durable Medical Equipment, Nursing Services and X-Rays up to the Policy Maximum.
Intensive Care	Intensive Care room and board, Usual, Reasonable, and Customary Physician Charges, Prescription Medications, Durable Medical Equipment, Nursing Services and X-rays up to the Policy Maximum.
Surgery	Usual, Reasonable, and Customary Charges for Surgery, Physician and Anesthetics up to the Policy Maximum.
Outpatient Treatment	Usual, Reasonable, and Customary Charges for Emergency Treatment, Surgery, Prescription Medication up to the Policy Maximum.
Physiotherapy	Usual, Reasonable, and Customary Charges up to the Policy Maximum, when referred by a Physician.
Medical Supplies	Usual, Reasonable, and Customary Charges up to Policy Maximum.
Ambulance	Usual, Reasonable, and Customary Charges up to Policy Maximum.
Well Child Care	Usual, Reasonable, and Customary Charges up to Policy Maximum are Covered, limited to 3 visits per Policy Period.
Maternity	Usual, Reasonable, and Customary Charges up to \$7500 per Pregnancy, must be Pre-Notified within the first 90 days of Pregnancy.
Mental & Nervous	Usual, Reasonable, and Customary Charges up to a Maximum of \$10,000 per Policy Period.
Dental	Usual, Reasonable, and Customary Charges for repair and replacement of sound, natural teeth damaged as a result of an accident, limited to \$500 per

Policy Period.

Chiropractic	Usual, Reasonable, and Customary Charges up to a \$5,000 Lifetime Max. when referred by a Physician.
Emergency Medical Evacuation	\$50,000 Limit - when adequate medical facilities and/or treatment is not available. (pre-approval required).
Repatriation of Remains	\$20,000 Limit - when traveling outside your current Country of Residence. (Pre-approval required).
Emergency Reunion	\$10,000 Limit - when traveling outside your current Country of Residence. (Pre-approval required).
Preventive Benefits	\$50 Policy Period Maximum for checkups and routine visits after 6 month waiting period.
Accidental Death & Dismemberment (AD&D)	Principal Sum: \$10,000 Insured and Spouse, \$2,000 Dependent Children. For Common Carrier, Principal Sum: \$40,000 Insured and Spouse, \$8,000 Dependent Children.

WHO NEEDS THIS PLAN?

US Citizens

For US citizens relocating or spending an extended amount of time overseas, security and flexibility are two essential ingredients of their medical program. There are thousands of medical insurance programs offered throughout the world, but there are just as many differences in the quality of both the programs and the insurance companies offering them. As US citizens, we are accustomed to a certain degree of stability. When choosing worldwide medical insurance, the first and most important question to ask is "where is my insurance company located?" The RESIDE Prime Worldwide Medical Plan is an approved program underwritten by a US insurance company. Great care was taken to offer a program that gives insured's the same level of security abroad that they experience at home.

Foreign Nationals

A comprehensive plan providing protection in your home country as well as the freedom to travel abroad is hard to find. Finding a program with these qualities offered by a US insurance company is next to impossible. The RESIDE Prime Worldwide Medical Plan combines the stability and financial strength of a US based insurance company with the flexibility of a universal policy. In the United States, insurance companies are strictly regulated and required to maintain a specified level of financial strength. This supervision gives US insurance companies an added level of security and a greater feeling of confidence with the general public, which enhances the reputation of US insurance companies throughout the world.

ELIGIBILITY

All international citizens are welcome to apply for RESIDE Prime as long as you have not yet reached the age of 75 and meet the Eligibility Requirements listed on the application. Dependents such as a spouse and children are also eligible for coverage. Dependent children are considered natural or legally adopted unmarried children over 14 days old and under 19 years of age (or under 24 years of age if attending a university full time and must rely on parents for support).

APPLYING FOR COVERAGE

To apply, all you need to do is complete the application in full and pay the appropriate premium, given your age category and desired deductible amount. Be sure to answer all sections and questions as completely, accurately, and as legible as possible. The application you complete becomes part of your certificate of coverage should you be accepted. Once the underwriters have had an opportunity to review the application, SRI may request additional information from the applicant. If you are accepted, you will receive an ID Card confirming your effective date and

conditions of acceptance, as well as a claim form and a certificate of coverage, which describes the program in complete detail and describes how the insurance can be utilized. If you are ultimately not accepted, SRI will return your premium without delay.

WORLDWIDE COVERAGE

RESIDE Prime is designed to cover Insured Persons 24 hours a day, seven days a week, regardless of where in the world they may be located. As an international citizen, you will no longer need to purchase multiple insurance programs in order to have seamless protection. Coverage in the United States is limited to 6 months during any 12 month Policy Period.

RENEWABILITY

This coverage is issued for twelve months, subject to receipt of premium payment when due. The program is guaranteed renewable (at the then current renewal premium rate for the age of the Insured Persons) and may not be terminated by the Company unless the Company terminates an entire class of Insured Persons (persons of the same age, location, etc.).

MATERNITY

RESIDE Prime provides maternity and newborn child benefits to eligible Insured Persons, who are the Primary Insured or Spouse, up to \$7500 per pregnancy. A pregnancy must be Pre-Notified during the first 90 days of the pregnancy. Failure to Pre-Notify a pregnancy will result in a 100% reduction in eligible benefits. The plan does not pay expenses related to a pregnancy within the first 12 months of coverage.

INTERNATIONAL TRAVELER'S COVERAGE

When the Insured Person travels outside of their home country, in addition to the standard benefit, they will be covered for Repatriation of Mortal Remains and Emergency Reunion coverage.

PRE-EXISTING CONDITIONS

Some applicants may have existing medical conditions (see Exclusion number 1). If the applicant discloses a preexisting medical condition on the application and it is accepted by the underwriters at SRI without an exclusionary rider or other restriction, that condition will be covered as any other condition beginning on your effective date.

EXCLUSIONS

The RESIDE Prime Worldwide Medical Plan does not cover:

1. Any Injury or Illness which meets the following criteria: 1.) A condition that would have caused a person to seek medical advise, diagnosis, care or treatment prior to the Effective Date of coverage under this Certificate; 2.) A condition for which medical advise, diagnosis, care or treatment was recommended or received prior to the Effective Date of coverage under this Certificate; 3.) Expenses for Pregnancy within twelve (12) months of the Effective Date of coverage under this Certificate. Preexisting Conditions that are disclosed on the application and accepted by the Company shall be considered covered. Exclusionary Riders may be issued by the Company for certain Preexisting Conditions.
2. Injury or Illness which is not presented to the Company for payment within ninety (90) days immediately following the Incident.
3. Charges for treatment which is not Medically Necessary.
4. Charges provided at no cost to the Insured Person.
5. Charges for treatment which exceed Reasonable and Customary charges.
6. Charges incurred for Surgeries or treatments which are Investigational, Experimental, or for research

purposes.

7. Services, supplies or treatment, including any period of Hospital confinement, which were not recommended, approved and certified as Medically Necessary and reasonable by a Physician.
8. Suicide or any attempt there at, while sane or self destruction or any attempt there at, while insane;
9. Any consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to, or arising in connection with war, invasion, act of foreign enemy hostilities, warlike operations (whether war be declared or not), or civil war.
10. Injury sustained while participating in professional, amateur, or interscholastic athletics;
11. Routine physicals or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or x-ray examinations, except in the course of a Disablement established by a prior call or attendance of a Physician; or unless otherwise covered under this Certificate;
12. Treatment of the Temporomandibular joint.
13. Vocational, Speech, Recreational or Music Therapy.
14. Services or supplies performed or provided by a Relative of the Insured Person, or anyone who lives with the Insured Person.
15. Cosmetic or plastic Surgery, except as the result of a covered Accident; for the purposes of this Insurance, treatment of a deviated nasal septum shall be considered a cosmetic condition.
16. Treatment and the provision of false teeth or dentures, normal ear tests and the provision of hearing aids;
17. Eye refractions or eye examinations for the purpose of prescribing corrective lenses for eye glasses or for the fitting thereof, unless caused by Accidental bodily Injury incurred while insured hereunder;
18. Injury sustained while under the influence of or Disablement due to wholly or partly to the effects of intoxicating liquor or drugs, other than drugs taken in accordance with treatment prescribed and directed by a Physician for a condition which is covered hereunder, but not for the treatment of drug addiction.
19. Telephone consultations or failure to keep a scheduled appointment.
20. Treatment while confined primarily to receive Custodial Care, educational or rehabilitative care, or nursing services.
21. Congenital abnormalities and conditions arising out of or resulting therefrom, unless otherwise covered under this Certificate.
22. Expenses which are non-medical in nature.
23. The cost of the Insured Person's unused airline ticket for the transportation back to the Insured Person's Home Country, where an Emergency Medical Evacuation or Repatriation and/or Return of Mortal Remains benefit is provided.
24. Expenses as a result or in connection with intentionally self-inflicted Injury or Illness;
25. Expenses as a result or in connection with the commission of a felony offense;
26. Injury sustained while taking part in mountaineering where ropes or guides are normally used, hang gliding, parachuting, bungee jumping, racing by horse, motor or motorcycle, scuba diving, involving underwater breathing apparatus - unless PADI certified;
27. Treatment paid for or furnished under any other individual or group policy or other service or medical pre-payment plan arranged through the employer to the extent so furnished or paid, or under any mandatory government program or facility set up for treatment without cost to any individual;
28. Injuries for which benefits are payable under any no-fault automobile insurance policy;
29. Treatment of Venereal disease, sexually transmitted disease, or expenses for a sex change;
30. Dental care, except as the result of Injury to sound, natural teeth caused by Accident;
31. Routine Dental Treatment;
32. Pregnancy expenses incurred by a Dependent Child;
33. Drug, treatment or procedure that either promotes or prevents conception, or prevents childbirth, including but not limited to: artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof, or abortion.

Exclusions Regarding the AD&D benefit are listed in the Certificate of Insurance.

This brochure is only a brief description of RESIDE Prime. A complete description of the Master Policy Provisions and Benefits is contained in the Certificate of Insurance, which will be mailed to you once your

application and premium have been received and approved by SRI.

PRE-NOTIFICATION AND SRI'S UTILIZATION MANAGEMENT PROGRAM (U.M. PROGRAM)

So that you receive the best care possible, RESIDE Prime requires that the Insured Person (or someone on the Insured Person's behalf) contact SRI Assist for notification prior to all hospital admissions worldwide and any medical expenses above \$1,000 that will be incurred within the United States. The methods of contacting SRI Assist will appear on the back of your ID Card. SRI Assist will also be able to assist you in locating the approval SRI medical care providers in the United States for care prior to, during, and subsequent to hospital confinements. If the U.M. Program is not followed, there will be a 50% reduction in eligible benefits.

THE ADMINISTRATOR

Since 1993, Specialty Risk International, Inc. (SRI) has provided international insurance plans to private citizens, governments, missionaries, students, and corporations of various nations around the globe. As a premier underwriter, SRI has had the opportunity to provide innovative solutions to unique and challenging situations.

Our claims professionals are experienced in the complexity of processing international medical expenses. As an insured of SRI, you can feel confident that there is someone ready to assist you with a medical situation 24 hours a day, 365 days a year.

Other services including proficient administration, responsive underwriting, and access to secure and stable insurance carriers and medical care providers worldwide.

THE INSURANCE COMPANY

RESIDE Prime is underwritten by The Mega Life & Health Insurance Company, rated A- "Excellent" by AM Best.

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