

Confirmation of Coverage

REF: Annual CAP™MED (ONLY) Plan by FocusPoint International, Inc.

COVERAGE TERRITORY: WORLDWIDE (EXCEPT FOR PERMANENT EXCLUSIONS AS LISTED IN THE CAPMED R&R'S Version 16.1 7.19.2024)

PLAN PERIOD: October 01, 2025 to October 01, 2026

PLAN CUSTOMER: Oregon State University Graduate Educators Plan

Please be advised that **Oregon State University Graduate Educators CAPMED Plan** is protected for fully funded expense that requires:

- ▶ **Fully Funded Medically-Necessary Evacuation Cover-** during a period of travel 100 miles away from current residence, customer requires hospitalized as a result of accident or illness, according to the CAPMED rules & regulations, will be eligible for hospital to hospital transfer expenses coverage back to their home country (of citizenship) through CAP™. This fully funded assistance benefit is limited to one medically necessary event per year.
- ▶ **Fully Funded COVID-19 Medical Evacuation Cover** —customer who contracts the COVID-19 virus during a period of travel outside of their home country *where a current COVID travel warning or advise is not in effect*, and are hospitalized as a result of the COVID contraction will be eligible for hospital to hospital transfer expenses coverage back to their home country (of citizenship) through CAP™.

Either of these two fully funded assistance benefits (Medically Necessary or COVID19 Medical evacuation) is limited to one event per person, per year.

- ▶ **Fully Funded Repatriation of Mortal Remains-** In the event of a CAP Customer's death during a qualified period of travel, FocusPoint will arrange and pay the reasonable and customary charges for the preparation and return of the CAP Customer's remains to their home country. These charges will be at the sole discretion of FocusPoint.

CAP™MED is a fully funded service grantee that arranges and pays for reasonable and necessary expenses to conduct such evacuation transport, whose indemnity is 100% backed by certain Underwriters at Lloyd's of London.

SHOULD A CRISIS OCCUR DURING TRAVEL OR IF ONE IS BELIEVED TO HAVE OCCURRED, CAP™ CRISIS CONSULTANTS MUST BE CONTACTED AT THE FOLLOWING TELEPHONE NUMBER:

24 Hour Crisis Response Center (CRC) Hotline Provided On Your ID Card

IN ALL COMMUNICATIONS, THE CAP™ PLAN NUMBER PROVIDED HEREIN MUST BE MADE AVAILABLE BY THE CUSTOMER HEREIN REFERENCED TO CONFIRM ACTIVE ELIGIBILITY FOR RESPONSE.