Study USA-HealthCare™ Confirmation of Insurance

Underwritten by Syndicate 4141 - Lloyd's, London Claims administered by HCC Medical Insurance Services

Actual effective and termination date and period may vary based on the provisions of this coverage.

Citizenship: Canada

Country of Assignment: United States Insured's Name/Mailing Address Certificate No.:

Passport No.:

Total Premium Paid: \$608.88

Next Payment Date: N/A

Next Payment Amount: N/A

Name(s) of Insured(s)

Plan Purchased

Effective Date

Termination Date

Florida

8/21/2013

5/5/2014 11:59pm

| | Limits of Coverage | | | | | | |
|---------|---------------------|--|----------|---------------------------------|----------------------------|--|--|
| Plan | Medical Benefits | Pre-Existing Condition Waiting Period | AD&D | Emergency Medical Evacuation | Repatriation of Remains | | |
| Florida | \$300,000 | 6 Months | \$25,000 | \$500,000 | \$100,000 | | |

Medical Benefit Schedule

| Deductible: Claims in network/out-of-network | \$50 / \$150 | | |
|---|---|--|--|
| Coinsurance: Claims in network | 80% up to out of pocket maximum, then 100% up to certificate period maximum | | |
| Coinsurance: Claims out-of-network | 70% up to out of pocket maximum, then 100% up to certificate period maximum | | |
| Prescription Drugs | \$10 generic / \$20 brand name | | |
| Emergency Room | \$250 per incident (unless admitted as inpatient) | | |