

## Certificate Modification Overview

The League (MPI AB)

MPI0000250716

Effective Date: August 1, 2021

### Summary of Notable Changes

Various formatting changes have been made to your certificate to make the most frequently needed information easier to find. To improve our service, we have also made various language modifications to increase consistency across our portfolio; these changes help us help you!

All Emergency Services except for Emergency Local Ambulance and Interfacility Ambulance are covered under Assistance Services.

This group did not elect Assistance services. Teladoc Services was purchased as a buy-up option.

Please note the following benefit enhancements and changes:

### Benefit Summary

#### Section Updates

- Pre-certification
  - Deleted:
    - Medical Evacuation: No coverage if Pre-certification requirements are not met. Refer to the MEDICAL EVACUATION provision for further details and requirements.
- Inpatient/Outpatient Services
  - New benefit
    - Teladoc Consultation
      - Applicable in the United States
      - Not subject to Deductible and Coinsurance
      - Coverage for a Teladoc Consultation is not a determination that any specific condition discussed, raised or identified during such consultation is covered under this insurance. The Company reserves the right to decline future claims relating to or arising from any condition discussed, raised or identified during a Teladoc Consultation where the Illness or Injury is directly or indirectly related to any Pre-existing Condition or is otherwise excluded under this Certificate of Insurance

#### Sleep Disorders

- Sleep aids Maximum Limit: \$2,500

Benefit Summary

- Prescription and Medication

- Benefit Update

- Section name change (formerly Prescription)
    - Header updated:

<p><b>Prescription and Medication</b></p> <p>Subject to Deductible and Coinsurance unless otherwise noted</p> <p>Eligible Medical Expenses are limited to Usual, Reasonable and Customary</p> <p>Maximum Limit Annual</p>
---

- New Maximum added:

\$250,000 per person

- All categories listed under the Prescription and Medication benefit accumulate toward the annual Maximum limit
      - Routine inoculations and vaccinations are not subject to this limit and fall under the Preventative Care benefit

- New sub-limit:

<p>Outpatient or Inpatient Medication</p> <ul style="list-style-type: none"> <li>• Subject to Deductible and Coinsurance</li> <li>• Received as part of a treatment plan or general care</li> <li>• Not obtained through a retail pharmacy</li> </ul>	<p>Coinsurance is subject to In-network, Out-of-network or International</p>
---	--

- Update sub-limit:

- Name change to Expatriate Prescription Services Program (formerly International)

Expatriate Prescription Services Program

- Copayments are per 30-day supply
- Dispensing Maximum per prescription: 180 days

Generic

Non-preferred Brand Name

Contact Information:

- Enroll: via the provider's website [www.expatps.com](http://www.expatps.com)
- Prescription submission:
- Email (scan prescription): [epsmanager@universalrx.com](mailto:epsmanager@universalrx.com)
- Fax: +1.540.777.7184

Questions/Concerns:

- Phone number: +1.540.777.1450
- Email: [epsmanager@universalrx.com](mailto:epsmanager@universalrx.com)

- Emergency Services

- The following benefits are deleted in its entirety and moving to Assistance Services

- Emergency Medical Evacuation
    - Political Evacuation and Repatriation
    - Return of Mortal Remains

**Detailed Changes**

The following details are provided to assist you in identifying the changes to your Certificate. Please refer to your previous and new Certificates for actual language. Please note that the Provision order of the contract language may have changed in certain areas and are noted in the detailed changes.

Cover page	No changes
Provision	Modification
A. Benefit Summary	No changes
B. Agreement	Master Policy effective date changed to August 1, 2021
C. Conditions and General Provisions	No changes
(1) Entire Agreement	No changes
(2) Premium	No changes
(3) Claims Notification	No changes
(4) Appealing a Claim	No changes
(5) Assignment, Change or Waiver	No changes
(6) Service of Suit; Venue; Choice of Law; Trial by Court	No changes
(7) Economic Sanctions	No changes
(8) Misrepresentation	No changes
(9) Insolvency	No changes
(10) Subrogation Clause	<ul style="list-style-type: none"> <li>• Updated Paragraph 1: (<i>italics</i>); refer to the Certificate of Insurance for the full provision:                      The Insured Person shall undertake to pursue in his/her own name and stead, and to fully cooperate with the Company in the pursuit and prosecution of, any and all valid claims that the Insured Person may have against any third party who may be liable or responsible for any loss or damage arising out of any act, omission or occurrence that results or may result in a loss payment, provision of benefits or coverage of claim by the Company under this insurance and to fully account to the Company for any amounts recovered or recoverable in connection therewith, on the basis that the Company shall be reimbursed and entitled to recover first in full for any sums paid or to be paid by it before the Insured Person shares in any amount so recovered, <i>regardless of whether or not the Insured Person has been made whole or has been fully compensated for their injuries.</i></li> </ul>
(11) Other Insurance	No changes

Provision	Modification
(12)Applicable Currency	No changes
(13)Cooperation	No changes
(14)Claim Settlement	No changes
(15)Fraudulent Claims	No changes
(16)Arbitration	No changes
(17)Participating Organizations	No changes
(18)Termination of Master Policy	No changes
(19)Termination of Group Certificate	No changes
(20)Termination of Coverage for Insured Persons	No changes
(a) Termination of Coverage for Employee	No changes
(b) Termination of Coverage for Dependent of Employee	No changes
(c) Termination of Coverage for Associated Representative	No changes
(d) Termination of Coverage for Dependent of Associated Representative	No changes
(21)Extension of Benefits	No changes
(22)Renewal; Amendments	No changes
(23)Reinstatement of Coverage	No changes
(24)Patient Advocacy	Language updates for grammar and consistency
(25)Right of Recovery	No changes
(26)Explanation or Verification of Benefits	No changes
D. Eligibility / Effective Date of Coverage	No changes
(1) Coverage Eligibility	No changes
(2) Regular Enrollment of Eligible Employee and/or Associated Representative	No changes
(3) Effective Date of Coverage for Eligible Employee and/or Associated Representative with Regular Enrollment:	No changes
(4) Regular Enrollment of Eligible Dependent	No changes
(5) Effective Date of Coverage for Eligible Dependent with Regular Enrollment	No changes
(6) Special Enrollment of Eligible Employee and/or Associated Representatives and Eligible Dependents	No changes

Provision	Modification
(7) Newborns	No changes
E. Pre-certification Requirements	Language updates for grammar and consistency
(1) Specific Requirements	Added: “maternity” to list of treatments and supplies that require pre-certification
(2) General Requirements	No changes
(3) Maternity Pre-certification Requirements	No changes
(4) Transplant Pre-certification Requirements	No changes
(5) Loss of Coverage / Benefits for Non-Compliance with Pre-Certification Requirements	No changes
(6) Emergency Pre-certification	No changes
(7) Concurrent Review	No changes
(8) Appeal Process	No changes
F. United States Preferred Provider Organization (PPO)	Language updates for grammar and consistency
(1) Special Requirements	Added item (g), Maternity
(2) PPO Information	No changes
G. Second Surgical Provision	No changes
H. Medical Concierge Service	No changes
I. Eligible Medical Expenses	<ul style="list-style-type: none"> <li>• Provision renumbering due to adding items</li> <li>• New: Item (5)(R): Treatment of sleep disorders up the amount shown in the BENEFIT SUMMARY</li> <li>• New: Item (6) Charges for Treatment resulting from COVID-19/SARS-CoV-2</li> <li>• New: Item (7): Charges incurred for a Teladoc Consultation, Teleconsultation or Virtual Physician Visit subject to the limitations set forth in the BENEFIT SUMMARY</li> <li>• Updated: Item (10) (item (d) added): Charges incurred for pre-natal care, delivery of a Newborn, and post-natal care, including complications thereof, provided by a Physician or certified nurse midwife or a certified direct entry midwife assuming: <ul style="list-style-type: none"> <li>(a) the covered Insured Person or Spouse is the Newborn's mother</li> </ul> </li> </ul>

Provision	Modification
Eligible Medical Expenses continued	<p>(b) the Charges incurred for the Newborn's birth are covered under the Terms of this insurance</p> <p>(c) the Pregnancy is a result of Natural Insemination</p> <p>(d) the Pregnancy is not a result of in vitro fertilization (IVF), artificial insemination or infertility Treatment by the Insured Person, spouse of Insured Person or the father of the Newborn</p> <ul style="list-style-type: none"> <li>• New: Item (14) Charges incurred for Treatment at an Urgent Care Clinic</li> <li>• New: Item (15) Charges incurred for Treatment at a Walk-in Clinic</li> </ul>
Emergency Medical Evacuation	Deleted in its entirety; moved to Assistance Services
J. Hospital Indemnity	No changes
(1) Public Hospital	<p>Updated (changes italicized)</p> <p>The Insured Person is Hospitalized at a state, government, or charitable or other Public Hospital.</p> <p>(a) the Insured Person is Inpatient in a Public Hospital and the Treatment received during the overnight Hospitalization, in whole or in part, is considered to be an Eligible Medical Expense under the Terms of the plan; and no Charges are incurred by the Insured Person or the Company; the Company will pay the Insured Person the amount shown in the BENEFIT SUMMARY, HOSPITAL INDEMNITY, Public Hospital, for each overnight as an Inpatient in the Hospital</p> <p>(b) the Insured Person is Inpatient in a Public Hospital and the Treatment received during the overnight Hospitalization, in whole or in part, is considered to be an Eligible Medical Expense under the Terms of the plan; and Charges are incurred by the Insured Person or the Company; the Company will pay the Insured Person the amount shown in the BENEFIT SUMMARY, HOSPITAL INDEMNITY, Private Hospital, for each overnight as an Inpatient in the Hospital.</p>
(2) Private Hospital	No changes
K. Medical Travel Management	Language updates for grammar and consistency
Political Evacuation and Repatriation	Deleted in its entirety; moved to Assistance Services

Provision	Modification
L. Preventative Care	No changes
M. Public Health Emergency	<p>New Provision</p> <p>Subject to all other Terms of this insurance, in the event of a Public Health Emergency of International Concern, Epidemic, Pandemic, other disease outbreak, or Natural Disaster, that may affect an Insured Person’s health, the Company will cover an Illness or Injury incurred during the Period of Coverage and caused by the Public Health Emergency of International Concern, Epidemic, Pandemic, other disease outbreak, or Natural Disaster when, prior to the issuance of a Travel Warning for the Host Country or a Global Travel Warning:</p> <p>(1) the Effective Date of Coverage has occurred; and</p> <p>(2) the Insured Person has arrived in the Host Country or Affected Area.</p> <p>In the event that the applicable Travel Warning is removed for the Host Country or Affected Area, coverage for an Illness or Injury incurred during the Period of Coverage after the Travel Warning is removed, which was caused by the Public Health Emergency of International Concern, Epidemic, Pandemic, other disease outbreak, or Natural Disaster will be considered by the Company the same as any other Illness or Injury, subject to all other Terms and conditions of this insurance.</p> <p>Notwithstanding the above provisions of this section PUBLIC HEALTH EMERGENCY, COVID-19/SARS-CoV-2 shall be considered by the Company the same as any other Illness or Injury, subject to all other Terms and conditions of this insurance.</p>
Return of Mortal Remains	Deleted in its entirety; moved to Assistance Services
N. Transplant	Language updates for grammar and consistency
O. Vocational Sports	No changes
P. Exclusions	<ul style="list-style-type: none"> <li>• Language and grammar for consistency</li> <li>• Renumbering due to adding and/or deleting exclusions</li> <li>• Updated: Item (5) (<i>changes italicized</i>):  <u>MATERNITY AND NEWBORN CARE</u>: Charges for pre-natal care, delivery, post-natal care, and care of Newborns, are excluded from this insurance <i>under the following circumstances</i>:</li> </ul>

Provision	Modification
<p>Exclusions continued</p>	<p>(a) when the mother is not the Employee or Associated Representative, or <i>a Spouse of an Insured Person</i></p> <p>(b) the Pregnancy is not the result of Natural Insemination</p> <p>(c) <i>the Pregnancy is a result of in vitro fertilization (IVF), artificial insemination or infertility Treatment by the Insured Person, Spouse of Insure Person or the father of the Newborn</i></p> <ul style="list-style-type: none"> <li>• Deleted and replaced in its entirety: Item (8): Telehealth or Telemedicine services not considered Medically Necessary as determined by the Company under the plan</li> <li>• Updated: Item (11) (<i>changes italicized</i>): Charges incurred related to genetic medicine, genetic testing, surveillance testing and/or wellness screening procedures for genetically predisposed conditions indicated by genetic medicine or genetic testing, including, but not limited to amniocentesis, <i>drugs, recombinant adeno-associated virus vector-based gene therapy, and other Medication Treatments associated with diagnoses related to genetic testing and discovery</i>, genetic screening, risk assessment, preventive and prophylactic surgeries recommended by genetic testing, and/or any procedures used to determine genetic predisposition, provide genetic counseling, or administration of gene therapy</li> <li>• Updated: Item 18 (<i>changes italicized</i>): any Illness or Injury sustained while taking part in, practicing or training for: Amateur Athletics; Professional Athletics; or athletic activities that are sponsored by any Governing Body or authority including but not limited to the National Collegiate Athletic Association, any other collegiate sanctioning or Governing Body or the International Olympic Committee</li> <li>• Deleted in its entirety Any sleep disorder, including without limitation sleep apnea</li> <li>• Deleted and replaced in its entirety: Item (46): any Illness or Injury incurred in the Host Country, Affected Area or Home Country as a result of a Public Health Emergency of International Concern,</li> </ul>



Provision	Modification
<p>Exclusions continued</p>	<p>Epidemic, Pandemic, other disease outbreak, or Natural Disaster, that may affect an Insured Person’s health, unless coverage is expressly provided under the PUBLIC HEALTH EMERGENCY provision of this insurance</p> <p>This exclusion DOES NOT apply to Charges resulting from COVID-19/SARS-CoV-2</p> <ul style="list-style-type: none"> <li>• <b>New: Item (52):</b> any Treatment for an Illness or Injury requiring an unapproved U.S. Food and Drug Administration (FDA) medical product, services, Surgery, Surgical Procedure, prescription Medication, drug, biological product, Durable Medical Equipment (DME) or device when an Emergency Use Authorization (EUA) is in place issued by the U.S. Food and Drug Administration (FDA)</li> <li>• <b>New: Item (57):</b> Charges incurred at a Hospital or Facility when the Insured Person checks himself or herself out Against Medical Advice of their Physician and leaves before reaching a Medically Necessary specified endpoint of Treatment</li> <li>• <b>New: Item (58):</b> Charges incurred for the Worsening of an Illness or Injury after the Insured Person left a Hospital or Facility Against Medical Advice or was a Discharge Against Medical Advice</li> </ul>
<p>Q. Definitions</p>	<ul style="list-style-type: none"> <li>• <b>New:</b> <ul style="list-style-type: none"> <li>○ <u>Against Medical Advice;Discharge Against Medical Advice:</u> Against Medical Advice, or AMA, sometimes known as DAMA, Discharge Against Medical Advice, is a term used with a patient who checks himself or herself out of a Hospital against the advice of their Physician</li> <li>○ <u>Emergency Use Authorization (EUA):</u> A temporary authorization issued by the U.S. Food and Drug Administration (FDA) to allow the use of unapproved medical product, service, a Surgery or Surgical Procedure, prescription Medication, drug, biological product, Durable Medical Equipment (DME) or device; or by allowing an otherwise unapproved use or application of an approved medical product, service, Surgery or Surgical Procedure,</li> </ul> </li> </ul>

Provision	Modification
<p>Definitions continued</p>	<p>prescription Medication, drug, biological product, Durable Medical Equipment (DME) or device.</p> <ul style="list-style-type: none"> <li>○ <u>Epidemic</u>: The occurrence of more cases of disease than expected in a given area or among a specific group of people over a particular period of time.</li> <li>○ <u>Global Travel Warning</u>: A published statement, warning or advisory, including any website document, issued by the World Health Organization (WHO), United States Centers for Disease Control &amp; Prevention (CDC), United States Department of State, United States Bureau of Consular Affairs, or similar government or non-governmental agency of the Insured Person’s Home Country or Host Country, warning that any global travel (travel anywhere) poses serious risks to health, safety and security or exposes the Insured Person to a greater likelihood of life-threatening risks, including all United States Department of State global advisories or global warnings Levels “3 - reconsider travel” and “4 -do not travel” and CDC global advisories or global warnings Level “3 – avoid nonessential travel” or any higher level. For the avoidance of doubt, a Global Travel Warning covers all Affected Areas, including the United States of America and all of its territories.</li> <li>○ <u>Medication</u>: A substance (other than food) intended for use in the diagnosis, cure, mitigation, treatment, or prevention of disease.</li> <li>○ <u>Pandemic</u>: A global outbreak of a disease.</li> <li>○ <u>Public Health Emergency of International Concern</u>: A formal declaration by the World Health Organization (WHO) of an extraordinary event which is determined to constitute a public health risk through the international spread of disease, Epidemic, Pandemic and potentially requires a coordinated international response.</li> <li>○ <u>Teladoc Consultation</u>: A phone or video consultation provided by Teladoc Physicians, PA, a network of board-certified providers in the United States available on-demand twenty-four (24) hours a day, seven (7) days a week, three</li> </ul>

Provision	Modification
<p>Definitions continued</p>	<p>hundred sixty-five (365) days a year to diagnose, treat and prescribe medication (when necessary) for non-emergency medical issues. Teladoc does not replace existing primary care Physician relationships but supplements them.</p> <ul style="list-style-type: none"> <li>○ <u>Teleconsultation</u>: Treatment of an Illness or Injury involving the Insured Person and a Physician at different locations, and who are connected by video, audio and computers.</li> <li>○ <u>Telehealth</u>: The distribution of health-related services and information via electronic information and telecommunication technologies. It allows long-distance patient and clinician contact, care, advice, reminders, education, intervention, monitoring, and remote admissions.</li> <li>○ <u>Telepresenter</u>: A medical assistant who is present with the Insured Person during a Teleconsultation led by a remote Physician.</li> <li>○ <u>Urgent Care Clinic</u>: A standalone Facility or a Facility located inside a Hospital that staffs Physicians, nurse practitioners (NP) or physician assistants (PA). Urgent Care Clinics provide medical services that are not life-threatening Injuries or Illnesses. Urgent Care Facilities have onsite x-ray equipment and provide Treatment for more severe urgent care services such as broken bones, burns and other non-emergent conditions that Walk-in Clinics are unable to treat.</li> <li>○ <u>Virtual Physician Visit</u>: A live consultation conducted over the internet or phone between Physician and the Insured Person.</li> <li>○ <u>Walk-in Clinic</u>: A medical Facility that provides medical services for a minor Injury or Illness. The clinics are often found in or near retail establishments or pharmacies. The staff providing medical services are nurse practitioners and physician assistants.</li> <li>○ <u>Worsening</u>: Deterioration of an Insured Person’s medical condition, symptoms, or diagnosis that may lead to further complications following a Discharge Against Medical Advice or an increased likelihood or need for readmission.</li> </ul>

Provision	Modification
<p>Definitions continued</p>	<ul style="list-style-type: none"> <li>• Updated Definitions: (italicized)                             <ul style="list-style-type: none"> <li>○ <u>Experimental</u>: Any Treatment that includes completely new, untested drugs, procedures, or services, or the use of which is for a purpose other than the use for which they have previously been approved <i>by the U.S. Food and Drug Administration (FDA)</i>; new drug procedure or service combinations; and/or alternative therapies which are not generally accepted standards of current medical practice.</li> <li>○ <u>Treated; Treating ; Treatment</u>: Any and all services and procedures rendered in the management and/or care of a patient for the purpose of identifying, diagnosing, treating, curing, preventing, controlling and/or combating any illness or injury, including without limitation: verbal or written advice, consultation, examination, discussion, diagnostic testing or evaluation of any kind, pharmacotherapy or other Medication, and/or Surgery.</li> </ul> </li> <li>• Deleted and replaced in their entirety:                             <ul style="list-style-type: none"> <li>○ <u>Investigational</u>: Any Treatment that includes drugs, procedures, or services that are still in the clinical stages of evaluation and not yet approved for use by the U.S. Food and Drug Administration (FDA) / European Medicines Agency including an Emergency Use Authorization by the FDA.</li> <li>○ <u>Natural Disaster</u>: Widespread disruption of human lives by disasters such as flood, drought, tidal wave, fire, hurricane, earthquake, windstorm, or other storm, landslide, or other natural catastrophe or event resulting in migration of the human population for its safety. The occurrence must be a disaster that is due entirely to the forces of nature and could not reasonably have been prevented.</li> <li>○ <u>Telemedicine</u>: A process where an Insured Person is teleconferenced for a Teleconsultation with a qualified Physician but is attended at the remote point by a Telepresenter. This Telepresenter may be equipped with either an exam camera or a stethoscope, and possibly other medical equipment as well, for the purpose of using those medical devices to gather and</li> </ul> </li> </ul>

Provision	Modification
<p>Definitions continued</p>	<p>relay data to the Physician’s office or to the Treating Physician.</p> <ul style="list-style-type: none"> <li>○ <u>Travel Warning; Emergency Travel Advisory</u>: A published statement, warning or advisory, including any website document, issued by the World Health Organization (WHO), United States Centers for Disease Control &amp; Prevention (CDC), United States Department of State, United States Bureau of Consular Affairs, or similar government or non-governmental agency of the Insured Person’s Home Country or Host Country, warning that travel to Affected Areas poses serious risks to health, safety and security or exposes the Insured Person to a greater likelihood of life-threatening risks, including all United States Department of State Travel Advisories or Warnings Levels “3 - reconsider travel” and “4 -do not travel” and CDC Travel Advisories or Warnings Level “3 - avoid nonessential travel” or any higher level. For the avoidance of doubt, a Travel Warning covers all specified Affected Areas, including the United States of America as applicable.</li> </ul>