

Dear Sir/Madam:

Please accept this letter as confirmation that **Shuo Wang** is a participant in a study abroad program through the University of Minnesota and has **worldwide insurance coverage**. The dates of coverage extend from **03-September-2016** through **06-February-2017**.

The medical benefits provide for **100% payment of covered medical expenses** up to \$250,000 per injury or sickness. Each participant is covered, if as the result of a covered accident or a covered sickness, he/she incurs expenses for the services of a physician, hospital, emergency room, ambulatory medical center, laboratory tests, local ambulance service, prescription medicines, therapeutics, anesthetics (including administration thereof), X-ray or prosthetic appliances. Hospital room and board is covered at the normal semiprivate room rate.

Unlimited Medical Evacuation and Repatriation of Remains benefits are provided under this plan.

An Accidental Death & Dismemberment benefit of up to \$25,000 is also included under the plan. In the event of a covered accident to the insured person the following will be paid:

Loss of Life	principal sum
Loss of two or more members	principal sum
Loss of one member	½ the principal sum
Loss of thumb and index finger of the same hand	¼ the principal sum

“Member” means hand, foot, or eye. “Loss” means with regard to the hand or foot, actual severance through or above the wrist or ankle joint; with regard to the eye, the entire and irrecoverable loss of sight; with regard to thumb and index finger, actual severance through or above the metacarpophalangeal joints.

Payments will be made directly to foreign providers and will be made in foreign currency by CISI. Coverage is mandatory for all participants sponsored by the University of Minnesota. No waivers are permitted.

The coverage outlined above is offered by Cultural Insurance Services International, as part of policy GLM N0483530A, underwritten by ACE American Insurance Company, *a member of the ACE Group of Companies*.

Sincerely,



Linda Langin
Senior Vice President
Cultural Insurance Services
International