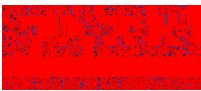


- Via the Crisis24 app on your mobile phone.



What happens if I lose the medication while traveling?

Starr Insurance will cover the replacement of medication for lost prescriptions that are medically necessary during the trip. Generally, birth control is considered preventative medication and is not covered; and therefore, is not eligible for this replacement of medication benefit.

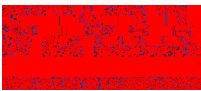
What is covered under the emergency dental benefit?

A dental emergency is defined as a type of medical emergency that involves a dental condition of recent onset and severity, which needs immediate dental procedures necessary to control excessive bleeding, relieve severe pain, or eliminate acute infection. This also includes accidental dental treatment of an injury to teeth that occurs while on a school-sponsored trip.

Does this plan cover testing for sexually transmitted disease?

If the testing is a preventive screening or if it is part of a physical or preventive visit, it is not covered because the plan





4. expense incurred for treatment of temporomandibular or craniomandibular joint dysfunction and associated myofacial pain.
5. cosmetic surgery, except for reconstructive surgery needed as the result of a Covered Injury.
6. any elective treatment, surgery, health treatment, or examination including any service, treatment or supplies that:
(a) are experimental; and (b) are not recognized and generally accepted medical practices in the United States.
7. treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.), and that are a normal, foreseeable result of participation in an activity.
8. replacement of artificial limbs, eyes and larynx.
9. Services, supplies, or treatment including any period of Hospital Confinement that is not recommended, approved, and certified as Medically Necessary and reasonable by a Physician, or expenses that are non-medical in nature.
10. Services or treatment rendered by any person who is:
 - a. employed or retained by the Policyholder;
 - b. living in the Covered Person's household;
 - c. an Immediate Family Member of either the Covered Person or his or her Spouse/Domestic Partner; or
 - d. the Primary Insured.
11. Personal comfort or convenience items, such as but not limited to, hospital telephone charges, television rental, internet access, barber services or guest meals while confined in a hospital.
12. any treatment, service or supply not specifically covered by the Policy.
13. War, or any act of war, whether declared or not in the following countries: Home country, United States of America, Afghanistan, Belarus, Iraq, Israel (including Gaza/West Bank), Russia and North Caucasus, Ukraine