MEDICAL ASSISTANCE HANDBOOK
With yours and Your Family’s Welfare always In Mind

MEDICAL ASSISTANCE INSURANCE

The plan only applies in the following network

<table>
<thead>
<tr>
<th>Provider</th>
<th>Telephone</th>
</tr>
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<tbody>
<tr>
<td>HOSPITAL DE LOS VALLES</td>
<td>6000 911</td>
</tr>
</tbody>
</table>

OUTPATIENT CREDIT

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<tr>
<td>CLINICA UNIVERSITARIA QUITO (Noruega 210 y Suza)</td>
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<tr>
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MEDICAL ASSISTANCE INSURANCE

BMI IGUALAS MEDICAS

COVERAGE

<table>
<thead>
<tr>
<th>GROUP 1</th>
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<tbody>
<tr>
<td>Maximum per disability</td>
</tr>
<tr>
<td>Disability period</td>
</tr>
<tr>
<td>Room and meals</td>
</tr>
<tr>
<td>Intensive care</td>
</tr>
<tr>
<td>Deductible for hospital disability in H. de los Valles</td>
</tr>
<tr>
<td>Deductible for outpatient care with free choice provider</td>
</tr>
<tr>
<td>Deductible for outpatient care at C. Universitaria</td>
</tr>
<tr>
<td>Hospital coverage at H. de los Valles</td>
</tr>
<tr>
<td>Land ambulance</td>
</tr>
<tr>
<td>Emergency due to Accident without deductible</td>
</tr>
<tr>
<td>Claim submittal period</td>
</tr>
</tbody>
</table>

Age Limit: 100% of the contracted coverage until the 70th birthday.
New inclusions until the 65th birthday, upon the presentation of the health statement.

HOW TO USE THE INSURANCE

OUTPATIENT CASES
(Cases that do not require hospitalization)

PROCEDURE:
1. Go to Clínica Universitaria in case of illness or accident.
2. Identify yourself with your identity card and the claim form.
3. The clinic will check your data and provide the required service.
4. Once released, the patient should pay 30% of the amount charged for the service.
5. If the student requires care that cannot be provided by Clínica Universitaria, the clinic shall provide a referral form in order for the student to go to another provider.
6. Expenses outside Clínica Universitaria should be paid by the student and further claimed to the company for reimbursement applying deductible and coinsurance.
7. The student should submit the referral form that has clearly stated the diagnostic, and attach original invoices, prescriptions and pharmacy bills broken down per unit, exam and x-ray requests and invoices thereof, copies of the results plus every document generated for and supporting the claim.
8. No medical exam that is not justified with the referral form from Clínica Universitaria will be reimbursed, except for vital medical emergencies that can be justified.
9. Vital Medical Emergency is deemed as every condition that occurs in an unexpected and critical way and that endangers the patient’s life, or foreign circumstances that would not allow the normal performance thereof.

IMPORTANT: Every expense incurred, with the exception of the medical consultation should have been ordered or requested by the treating physician in writing.

HOSPITAL CASES

PROCEDURE: (In case of planned hospitalization)
1. Request a claim form to Hospital de los Valles, Clínica Universitaria or the Asertec point of service in the University.
2. Go to Hospital de los Valles and present the duly filled claim form and his / her identification.
3. The hospital will check the patient's data and request the authorization from the company; the company will respond within the contracted coverage. The hospital will request the insured a guarantee (30%) that will serve to cover the coinsurance, deductible and not covered expenses once the patient is released.
4. The final settlement from Asertec, with the detailed indication of the covered claims, will be received by the insured within a 30 day term.
5. In case of hospitalization due to emergency, the Hospital Credit network.

POINT OF SERVICE

An officer from ASERTEC provides customer service at the Point of Service located in the premises of Universidad San Francisco as follows:

- Mondays and Tuesdays from 09:00 to 12:00
- Wednesdays from 13:30 to 16:30

ASERTEC Insurance Brokers
Telephone: Quito: PBX 396 6500 Fax: Opt. 3
Guayaquil: PBX 268 7620 Fax: Opt. 1

www.asertec.com.ec
Credencial No. 277
USFQ Office of International Programs
Health Insurance Information

All international students must purchase the mandatory USFQ health insurance through BMI/Asertec. Costs are announced to partner institutions prior to each academic year.

This insurance covers up to $6,000 per illness or injury at one of four USFQ clinics (Cumbayá, Los Chillos, Quito and Carcelón) and the Hospital de los Valles in Cumbayá.

EMERGENCIES DUE TO AN ACCIDENT (understanding as accident every unforeseen, fortuitous, sudden and out of the control of the insured event, caused by an external agent, and having resulted in damages or bodily injuries) are 100% covered (without deductible) provided it has been taken care of within 48 hours after the occurrence of the event and provided it has been taken care of at the emergency room of a hospital (in and out during the same day).

EMERGENCIES DUE TO ILLNESS will be counted toward the $25 deductible and the coverage will be 80% in case of hospitalization and 70% in outpatient cases.

International students are additionally required to secure and show proof of supplemental health and accident insurance that includes:

• emergency medical evacuation up to $250,000
• repatriation up to $50,000
• accidental death and dismemberment up to $15,000
• emergency reunion up to $12,500
• mental health care
• coverage of pre-existing conditions

Students participating in the Galápagos Extension program are also covered by additional insurance for diving and medical evacuation. (Please note: Marine Ecology students must show have PADI Open water diving license or equivalent and DAN insurance to participate in academic dives.)

USFQ possesses liability insurance for coverage up to $1,000,000.