



August 21, 2007

To whom it may concern:

Re: AFS Medical Plan for Participants

Dear Sir/Madame:

AFS Intercultural Programs, Inc. provides secondary medical insurance for all participants on AFS programs. This insurance covers expenses for accidents or medical illness up to \$1,005,000 per occurrence, including medical evacuation and repatriation expenses. All AFS participants whose programs start during the period September 1, 2007 until August 31, 2008 are automatically covered under this insurance for the full duration of the program or until they return to their home country, whichever comes first.

The medical services must occur between the time the participant arrives at the international departure site and the time of departure from the program or return to the home country, whichever comes first. Coverage under the AFS Medical Plan is not available to the participant once he or she has returned to the home country.

The coverage contains exclusions including but not limited to pre-existing conditions, self-inflicted injury and routine medical expenses not related to an accident or illness. Please refer to the AFS Participant Medical Pamphlet for a detailed explanation of coverage terms and limits.

Coverage applies excess of any insurance which is available to the participant through other medical plans. In addition, Accidental Death and Dismemberment benefits are available to participants in amounts up to \$10,000.

The insurance is underwritten by the National Union Fire Insurance Co. of Pittsburgh, PA (policy number SRG 901 7245) and American National Insurance Company (policy number IOA-1461128-04).

Medical Claims in the United States are processed by AFS' Third Party Administrator, Global Benefits, Inc. at 1250 24th Street, NW, Suite 300, Washington D.C., 20005. Any additional questions can be directed to Global benefits at 1-800-633-1860. Medical Claims incurred outside the United States are processed by Aon Consulting The Hague, Lange Voorhout 17, Den Haag, The Netherlands and they can be reached at (31) 70 330-6010 or by FAX to (31) 70 330-6050.

Sincerely,

A handwritten signature in cursive script that reads 'Raul Casas'.

Raul Casas  
Manager of Insurance  
AFS Intercultural Programs, Inc.