

PLAN INFORMATION

Maximum Limits	\$1,000,000
Individual Deductible	\$250
Coinsurance - for treatment received outside the U.S.	Company pays 100%
Coinsurance - for treatment received within the U.S.	In the PPO Network - Company pays 100% Out of the PPO Network - Company pays 80% of eligible expenses up to \$5,000, then 100%
Incidental Trips to Home Country	14 consecutive days maximum limit <i>Insured person's country of residence is not the U.S.</i>
Incidental Emergency Coverage in the U.S.	14 consecutive days maximum limit. Available only for a covered emergency medical evacuation, or an emergency injury or illness that manifested during travel through the United States to or from the Host Country.
Pre-Certification	Fifty percent (50%) reduction of Eligible Medical Expenses if pre-certification provisions are not met.
Hospital Room and Board	Average semi-private room rate up to the maximum limit. Includes nursing service.
Intensive Care	Up to the maximum limit
Surgery	Up to the maximum limit
Physician Visits	Up to the maximum limit
Diagnostic Procedures	Up to the maximum limit
Prescription Medication	Up to the maximum limit
Home Health Care	Up to the maximum limit
Emergency Local Ambulance	Up to the maximum limit
Durable Medical Equipment	Up to the maximum limit

Emergency Dental Treatment	\$300 maximum limit due to accident or unexpected pain to sound natural teeth.
Traumatic Dental Injury <i>Treatment at a hospital due to an accident</i>	Up to the period of coverage maximum limit Subject to deductible and coinsurance Additional treatment for the same injury rendered by a dental provider will be paid at 100%
Emergency Medical Evacuation <i>Must be approved in advance and coordinated by the company</i>	\$1,000,000 maximum limit. Not subject to deductible.
Emergency Reunion <i>Must be approved in advance by the company</i>	\$50,000 maximum limit. Not subject to deductible.
Return of Mortal Remains or Cremation/Burial <i>Must be approved in advance by the company</i>	\$50,000 maximum limit for return of mortal remains or ashes to country of residence, or \$5,000 maximum limit for cremation or local burial at the place of death. Not subject to deductible.
Return of Minor Children <i>Must be approved in advance by the company</i>	\$50,000 maximum limit. Not subject to deductible.
Political Evacuation <i>Must be approved in advance by the company</i>	\$10,000 maximum limit. Not subject to deductible.
Natural Disaster	\$250 per day and maximum limit of five days for accommodations. Not subject to deductible.
Terrorism	Up to \$50,000 lifetime maximum. Not subject to deductible.
Acute Onset of a Pre-existing Condition - Medical	U.S. citizen up to age 65 with primary health plan: Up to maximum limit. U.S. citizen up to age 65 without primary health plan: \$20,000 lifetime maximum. U.S. citizen age 65 to age 70: \$2,500 lifetime maximum. Non-U.S. citizen up to age 70: Up to maximum limit or \$500,000 - whichever is lower.
Acute Onset of a Pre-existing Condition - Emergency Medical Evacuation	Up to age 65: \$25,000 maximum limit

Urgent Care	\$25 co-pay. Co-pay is not applicable when the \$0 deductible is selected. Not subject to deductible
Walk-in Clinic	\$15 co-pay. Co-pay is not applicable when the \$0 deductible is selected. Not subject to deductible
Physical Therapy <i>Medical order or treatment plan required</i>	Up to the maximum limit
Hospital Emergency Room: International	Deductible waived
Hospital Emergency Room: United States	Injury not subject to emergency room deductible Illness: Subject to a \$250 deductible for each emergency room visit for treatment that does not result in direct inpatient hospital admission
Hospital Indemnity	Up to \$100 per overnight up to a maximum of 10 overnights. Not subject to deductible.
Common Carrier Accidental Death	\$50,000 per insured person and \$250,000 Maximum limit per lifetime and per Family. Not subject to deductible.
Accidental Death & Dismemberment	\$25,000 principal sum. Not subject to deductible.
Identity Theft Assistance	Up to \$500. Not subject to deductible.
Trip Interruption	Up to \$5,000. Not subject to deductible.
Lost Luggage	Up to \$50 per item; maximum of \$250. Not subject to deductible.

Adventure Sports Rider

The following activities are covered to the lifetime maximum amounts listed below as long as they are engaged solely for leisure, recreation, or entertainment purposes: abseiling, BMX, bobsledding, bungee jumping, canyoning, caving, hang gliding, heli-skiing, high diving, hot air ballooning, inline skating, jet skiing, **jungle zip lining**, kayaking, mountain biking, parachuting, **paragliding**, parascending, piloting a non-commercial aircraft, rappelling, rock climbing or mountaineering (ropes and guides to 4500m from ground level), scuba diving (to 50m), skydiving, snorkeling, snow boarding, snowmobiling, snow skiing, spelunking, surfing, trekking, whitewater rafting (to Class V), and **wildlife safaris**, and windsurfing. All such activities must be carried out in strict accordance with the rules, regulations and guidelines of the applicable Governing Body or Authority of each such activity.

Age	Lifetime Maximum
0-49	\$50,000
50-59	\$30,000
60-64	\$15,000