

All Coverages and Plan Costs listed in this Evidence of Benefits are in U.S. Dollar amounts.

	Standard Plan	Premium Plan
Overall Maximum Limit (Excludes Emergency Medical Evacuation /Repatriation, AD&D, Common Carrier AD&D, Personal Liability and Crisis Response)	\$100,000 Insureds age 80 years and older are limited to a \$10,000 maximum.	\$500,000 Insureds age 80 years and older are limited to a \$10,000 maximum.
Medical Maximum	\$100,000 per Injury/Illness Insureds age 80 years and older are limited to a \$10,000 maximum.	\$500,000 per Injury/Illness Insureds age 80 years and older are limited to a \$10,000 maximum.
Deductible	\$0	\$0
Emergency Room Deductible	An additional \$200 for each emergency room visit for treatment of an illness which does not result in a direct Hospital admission.	An additional \$200 for each emergency room visit for treatment of an illness which does not result in a direct Hospital admission.
Urgent Care Center	\$50 co-payment per visit.	\$50 co-payment per visit.
Coinsurance	Inside the PPO Network: After You pay the Deductible, the plan pays 100% to the selected Medical Maximum. Outside the PPO Network: After You pay the Deductible, the plan pays 80% of the next \$5,000 of eligible expenses, then 100% to the selected Medical Maximum.	Inside the PPO Network: After You pay the Deductible, the plan pays 100% to the selected Medical Maximum. Outside the PPO Network: After You pay the Deductible, the plan pays 80% of the next \$5,000 of eligible expenses, then 100% to the selected Medical Maximum.
Hospital Indemnity	\$100 per day of Inpatient hospitalization.	\$100 per day of Inpatient hospitalization.
Emergency Dental (Acute Onset of Pain)	\$250	\$250
Emergency Medical Evacuation/Repatriation	\$1,000,000 per person per Period of Coverage. (separate from the Medical Maximum)	\$1,000,000 per person per Period of Coverage. (separate from the Medical Maximum)
Return of Mortal Remains/ Local Cremation & Burial	Reasonable and Customary to the selected Medical Maximum per person per Period of Coverage. \$5,000 for local cremation or burial per person per Period of Coverage.	Reasonable and Customary to the selected Medical Maximum per person per Period of Coverage. \$5,000 for local cremation or burial per person per Period of Coverage.
Political Evacuation	\$10,000 per person per Period of Coverage.	\$10,000 per person per Period of Coverage.
Felonious Assault	\$10,000 per person per Period of Coverage. (separate from the Medical Maximum)	\$10,000 per person per Period of Coverage. (separate from the Medical Maximum)
Terrorism	\$50,000 per person per Period of Coverage. Eligible medical expenses only.	\$50,000 per person per Period of Coverage. Eligible medical expenses only.
Return of Minor Child(ren)	\$50,000 per person per Period of Coverage.	\$50,000 per person per Period of Coverage.

Emergency Medical Reunion	\$50,000 per person per Period of Coverage, Subject to a 15-day maximum	\$50,000 per person per Period of Coverage, Subject to a 15-day maximum
Bedside Visit	\$1,500	\$1,500
Local Ambulance Benefit	Up to the selected Medical Maximum per person per Period of Coverage.	Up to the selected Medical Maximum per person per Period of Coverage.
Loss of Checked Baggage	\$500	\$500
Accidental Death & Dismemberment (AD&D)	<p>\$50,000 principal sum for Insureds age 18 - 69 \$5,000 principal sum for Insureds age 14 days – 17 years old \$12,500 principal sum for Insureds age 70-74 \$6,250 principal sum for Insureds age 75 and older Aggregate limit of \$250,000 per any group. Note: In the event of a Common Carrier Accidental Death, this benefit will not be paid.</p>	<p>\$50,000 principal sum for Insureds age 18 - 69 \$5,000 principal sum for Insureds age 14 days – 17 years old \$12,500 principal sum for Insureds age 70-74 \$6,250 principal sum for Insureds age 75 and older Aggregate limit of \$250,000 per any group. Note: In the event of a Common Carrier Accidental Death, this benefit will not be paid.</p>
Common Carrier Accidental Death	<p>\$50,000 principal sum for Insureds age 18 - 69 \$25,000 principal sum for Insureds age 14 days – 17 years old \$12,500 principal sum for Insureds age 70-74 \$6,250 principal sum for Insureds age 75 and older Aggregate limit of \$250,000 per group.</p>	<p>\$50,000 principal sum for Insureds age 18 - 69 \$25,000 principal sum for Insureds age 14 days – 17 years old \$12,500 principal sum for Insureds age 70-74 \$6,250 principal sum for Insureds age 75 and older Aggregate limit of \$250,000 per group.</p>
Interruption of Trip	\$5,000 per person per Period of Coverage.	\$5,000 per person per Period of Coverage.
Physical Therapy	\$50 maximum per day.	\$50 maximum per day.
Pet Return	\$1,000	\$1,000
Hospital Room & Board	Average semi-private room rate to the selected Medical Maximum per person per Period of Coverage.	Average semi-private room rate to the selected Medical Maximum per person per Period of Coverage.
Intensive Care	Usual, Reasonable & Customary to the selected Medical Maximum per person per Period of Coverage.	Usual, Reasonable & Customary to the selected Medical Maximum per person per Period of Coverage.
Outpatient Medical Expenses	Usual, Reasonable & Customary to the selected Medical Maximum per person per Period of Coverage.	Usual, Reasonable & Customary to the selected Medical Maximum per person per Period of Coverage.
Acute Onset of Pre-existing Condition(s)	For non-U.S. residents under age 70 traveling in the U.S., up to the selected Medical Maximum	For non-U.S. residents under age 70 traveling in the U.S., up to the selected Medical Maximum

(excludes chronic and Congenital conditions)	(Age 70 and older, no benefit)	(Age 70 and older, no benefit)
Acute Onset of Pre-existing Condition(s) for Emergency Medical Evacuation (excludes chronic and Congenital conditions)	\$25,000 Lifetime Maximum. (Age 70 and older, no benefit)	\$25,000 Lifetime Maximum. (Age 70 and older, no benefit)
Natural Disaster Benefit	Up to \$100 per day for five (5) days per person per Period of Coverage.	Up to \$100 per day for five (5) days per person per Period of Coverage.
Personal Liability	\$100,000	\$100,000
Assistance Services	Included	Included
Benefit Period	180 Days	180 Days

Insurance Company: This Insurance is underwritten Certain Underwriters at Lloyds, London, rated A “Excellent” by AM Best.