

International Medical Insurance

Benefit	Amount
\$1,000,000	\$1,000,000
Deductible	\$0
Coinsurance	No Coinsurance for treatment received outside of the U.S. & Canada. Inside the U.S. & Canada the PPO Network - No coinsurance. Out of the PPO Network - The plan pays 90% of eligible expenses up to \$5,000 then 100% up to the \$1,000,000s
Benefit Period	12 months
Hospital Room & Board	URC up to \$1,000,000
ICU	URC up to \$1,000,000
Medical Expenses	URC up to \$1,000,000
Dental Emergency (Sudden relief of pain)	\$250
Dental Accident Coverage	Up to \$1,000,000
Emergency Room Illness <u>with</u> In-patient Admission	Up to \$1,000,000
Emergency Room Illness <u>without</u> In-patient Admission	Up to \$1,000,000
Emergency Room Accident	Up to \$1,000,000
Local Ambulance	Up to \$1,000,000
Hospital Indemnity	\$250/night to a maximum of 10 days
Sudden and Unexpected Recurrence of Pre-existing conditions - Medical.	Up to age 65 with Primary Health Plan: URC up to plan maximum. Up to age 65 without Primary Health Plan: \$20,000 lifetime maximum. Age 65+: \$2,500 lifetime maximum.
Sudden and Unexpected Recurrence of Pre-existing conditions - Emergency Medical Evacuation	Up to \$25,000 of eligible costs and expenses
Incidental Home Country Coverage	Up to a cumulative two weeks
Home Country Coverage	One month for every 4 months of travel coverage, up to a maximum of 3 months
Trip Interruption	Up to \$10,000

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Accidental Death & Dismemberment	\$50,000 principle sum
Emergency Medical Evacuation	Up to \$1,000,000
Return of Remains or cremation/burial	\$100,000 for return of remains or \$5,000 for cremation/burial
Emergency Reunion	Up to \$100,000
Political Evacuation	Up to \$100,000
Terrorism	Up to \$1,000,000
Return of Minor Children	Up to \$100,000
Natural Disaster	\$250 per day for 5 days
Identity Theft Assistance	Up to \$500
Lost/Theft (luggage, valuables, personal papers)	Up to \$500
Out-patient Medical Expenses	Up to \$1,000,000
Sports and Leisure Activities	Up to \$1,000,000 for basic sports
Remote Transportation	\$5,000 per certificate period, \$20,000 lifetime maximum
Supplemental Accident	Up to \$300
Felonious Assault	\$10,000
Small Pet Common Air Carrier Accidental Death	Up to \$500
Cost	\$3 per person / per day