

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 |