

Schedule of Benefits and Limits

Plan Details	
Overall Maximum Limit	Age 65 to 69: \$100,000 All others: \$250,000
Maximum per Injury / Illness	Age 65 to 69: \$100,000 All others: \$250,000
Deductibles	\$250 per certificate period
Coinsurance	We will pay 100% of eligible expenses after the deductible up to the overall maximum limit.

Eligible expenses are subject to **deductible**, overall maximum limit, and are per **certificate period** unless specifically indicated otherwise.

Benefit	Limit
Hospital Room and Board	Average semi-private room rate, including nursing services
Intensive Care Unit	Up to the overall maximum limit
Local Ambulance	Usual, reasonable and customary charges, when covered illness or injury results in hospitalization as inpatient.
Emergency Room Co-payment – Claims incurred in U.S.	<u>Claims incurred in U.S.</u> You shall be responsible for a \$100 co-payment for each use of emergency room for an illness unless you are admitted to the hospital . There will be no co-payment for emergency room treatment of an injury . <u>Claims incurred outside the U.S.</u> No co-payment
Urgent Care Center – Claims incurred in U.S.	<u>Claims incurred in U.S.</u> For each visit, you shall be responsible for a \$50 co-payment – <i>not subject to deductible</i> <u>Claims incurred outside the U.S.</u> No co-payment
Outpatient Physical Therapy and Chiropractic Care	Up to \$50 maximum per day. Must be ordered in advance by a physician .
Emergency Dental (<i>Acute Onset of Pain</i>)	Up to \$1,000 - <i>not subject to deductible</i>
Emergency Eye Exam for a Covered Loss	Up to \$150. \$50 deductible per occurrence (plan deductible is waived).
Acute Onset of Pre-existing Condition (<i>excludes chronic and congenital</i>)	Up to the overall maximum limit Up to \$25,000 lifetime maximum for Emergency Medical

<i>conditions)</i>	Evacuation
Terrorism	Up to \$50,000 lifetime maximum, eligible medical expenses only
All Other Eligible Medical Expenses	Up to the overall maximum limit
Emergency Travel Benefits	Limit
Emergency Medical Evacuation	Up to \$100,000 lifetime maximum, except as provided under Acute Onset of Pre-existing Condition <i>- not subject to deductible or overall maximum limit</i>
Repatriation of Remains	Up to \$20,000 lifetime maximum - <i>not subject to deductible or overall maximum limit</i>
Local Burial or Cremation	Up to \$10,000 lifetime maximum - <i>not subject to deductible</i>
Crisis Response - Ransom, Personal Belongings, and Crisis Response Fees and Expenses	Up to \$10,000 - <i>not subject to deductible or overall maximum limit</i>
Emergency Reunion	Up to \$50,000, subject to a maximum of 15 days - <i>not subject to deductible</i>
Bedside Visit	Up to \$1,500 - <i>not subject to deductible</i>
Return of Minor Children	Up to \$5,000 - <i>not subject to deductible</i>
Pet Return	Up to \$1,000 - <i>not subject to deductible</i>
Political Evacuation	Up to \$10,000 lifetime maximum <i>- not subject to deductible</i>
Trip Interruption	Up to \$5,000 - <i>not subject to deductible</i>
Accidental Death & Dismemberment <i>(excludes loss due to Common Carrier Accident)</i>	
Ages 18 through 69	Lifetime Maximum - \$25,000 Death - \$25,000 Loss of 2 Limbs - \$25,000 Loss of 1 Limb - \$12,500
Under age 18	Lifetime Maximum - \$5,000 Death - \$5,000 Loss of 2 Limbs - \$5,000 Loss of 1 Limb - \$2,500
	\$250,000 maximum benefit any one family or group. <i>- not subject to deductible or overall maximum limit</i>

Common Carrier Accidental Death Ages 18 through 69 Under age 18	\$50,000 \$10,000 Subject to a maximum of \$250,000 any one family or group. <i>- not subject to deductible or overall maximum limit</i>
Lost Checked Luggage	Up to \$3,000 per certificate period; \$500 per item. Up to \$6,000 lifetime limit. <i>- not subject to deductible</i>
Travel Delay	Up to \$100 a day after a 12-hour delay period requiring an unplanned overnight stay. Subject to a maximum of 2 days. <i>- not subject to deductible</i>
Lost or Stolen Passport/Travel Visa	Up to \$100 <i>- not subject to deductible</i>
Border Entry Protection	Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border. <i>- not subject to deductible</i>
Natural Disaster - Replacement Accommodations	Up to \$100 a day for 5 days <i>- not subject to deductible</i>
Emergency Quarantine Indemnity – COVID-19	\$50 a day for up to 10 days. Must have a minimum of 28 days of coverage. Proof of quarantine mandated by a physician or governmental authority required. Quarantine must be due to you testing positive for COVID-19/SARS-CoV2, or you are symptomatic and waiting on diagnostic test results. Benefit may be used only once per 364-day period. Not available while in your home country . <i>-not subject to deductible</i>
Hospital Indemnity	\$100 per day of inpatient hospitalization <i>- not subject to deductible</i>
Personal Liability	Up to: \$25,000 lifetime maximum \$25,000 third person injury \$25,000 third person property \$2,500 related third person property <i>- not subject to deductible or overall maximum limit</i>

Certificate Period means the period of time beginning on the date and time of the **certificate effective date** and ending on the date and time of the **certificate termination date**.

Coinsurance means **your** payment of eligible expenses as specified in the Schedule of Benefits and Limits.

Deductible means the dollar amount of eligible expenses, specified in the Schedule of Benefits and Limits that **you** must pay per **certificate period** before eligible expenses are paid.

Usual, Reasonable and Customary means the lesser of the following: