

Summary of Benefits

Limit/Other	<i>Limit/Amount for Eligible Medical Expenses</i>	
Plans	Single-Trip	Multi-Trip
Period of Coverage	Minimum 5 days, up to a maximum of 365 days	Up to 30 or 45 days, depending on the plan option you choose.
Area of Coverage	Outside the United States	Outside the United States
Maximum Limit per Period of Coverage	\$50,000 to \$1,000,000 - dependent upon age	\$100,000 to \$1,000,000 - dependent upon age
Deductible	\$0 to \$2,500 - dependent on max limit	\$250 per injury or illness
Extensions	Up to 12 continuous months	Up to 24 continuous months
Coinsurance	IMG pays 100%	IMG pays 100%
Sudden & Unexpected Reoccurrence of Pre-existing Condition	\$2,500 maximum limit	\$5,000 maximum limit
Continuation of Treatment Period	Earlier of six months per injury or illness or upon return to country of residence	\$5,000 maximum limit before earlier of a) 30 day per injury or illness or b) upon return to country of residence
Non-Emergency Medical Evacuation	\$25,000 maximum limit	N/A (only offered under Evacuation Plus rider)
Hospital Indemnity	\$250 per night, 30 overnights maximum (Not subject to deductible)	\$250 per night, 5 overnights maximum (Not subject to deductible)
Local Ambulance Expense	IMG pays 100%, up to \$5,000 maximum limit	IMG pays 100%
Inpatient/Outpatient Benefits Chargers For <i>Maximum Limits per Period of Coverage, or if indicated, per lifetime</i>		
Plans	Single-Trip	Multi-Trip
Hospital Room & Board	Average semi-private room rate	Average semi-private room rate
Intensive Care Unit	Up to maximum limit	Up to maximum limit
Surgery	Up to maximum limit	Up to maximum limit
Physician Visits	Up to maximum limit	Up to maximum limit
Diagnostic Procedures	Up to maximum limit	Up to maximum limit

Home Nursing Care	Up to maximum limit	Up to maximum limit
Durable Medical Equipment	Up to maximum limit	Up to maximum limit
Emergency Room	Up to maximum limit Additional \$250 deductible for illness that does not result in a direct hospital admission	Up to maximum limit Additional \$250 deductible for illness that does not result in a direct hospital admission
Prescriptions	<i>Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary</i>	
Plans	Single-Trip	Multi-Trip
Prescription Medication	Up to maximum limit	Up to maximum limit
Emergency Services	<i>NOT Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary</i>	
Plans	Single-Trip	Multi-Trip
Emergency Medical Evacuation	\$250,000 maximum limit	\$250,000 maximum limit
Emergency Reunion	\$50,000 maximum limit	\$50,000 maximum limit
Return of Mortal Remains	\$50,000 maximum limit	\$50,000 maximum limit
Political Evacuation	\$50,000 maximum limit	\$50,000 maximum limit
Interfacility Transportation	\$2,500 maximum limit	\$2,500 maximum limit
Other Services	<i>NOT Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary</i>	
Plans	Single-Trip	Multi-Trip
Terrorism	\$50,000 maximum limit	\$50,000 maximum limit
Natural Disaster	\$100 per day for five days \$5,000 maximum limit for evacuations	\$100 per day for five days \$5,000 maximum limit for evacuations
Accidental Death and Dismemberment	\$25,000 principal sum	\$25,000 principal sum
Common Carrier Accidental Death	\$100,000 per adult \$200,000 maximum limit per family	\$100,000 per adult \$200,000 maximum limit per family
Trip Interruption	\$5,000 maximum limit	\$5,000 maximum limit
Identity Theft	\$500 maximum limit	\$500 maximum limit

Felonious Battery	\$10,000 maximum limit	\$10,000 maximum limit
Lost Luggage	\$50 maximum per item of personal property, \$250 overall maximum	\$50 maximum per item of personal property, \$250 overall maximum
Dental Treatment - for unexpected pain	\$100 limit	\$100 limit
Traumatic Dental Injury	Up to the maximum limit	Up to the maximum limit

Disclaimer

This invitation to inquire allows eligible applicants an opportunity to inquire further about the insurance offered and is limited to a brief description of any loss for which benefits may be payable. Benefits are offered as described in the insurance contract. Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations, and exclusions in the insurance contract. The contract does contain a pre-existing condition exclusion and does not cover losses or expenses related to a pre-existing condition.