

International Assurance Travel Medical Plan Schedule of Benefits

Medical Coverage	USD
Maximum Limits	\$35,000, \$60,000, \$125,000, \$600,000 or \$1,200,000
Deductibles	\$0, \$50, \$250 or \$500 per Coverage Period.
Pre-existing Conditions	No Coverage.
Coverage Area	Worldwide- Excluding the US & Canada.
Coinsurance (Subject to the Deductible)	The plan pays 100% for claims incurred outside the US & Canada.
Hospital Services	
Pre-Certification Penalty	50%
Hospital Indemnity	\$150 per night; Inpatient Hospitalization (Outside the US and Canada ONLY).
Hospital Room and Board	Average Semi-private room rate, including nursing services.
Intensive Care Unit	Usual, Reasonable, and Customary charges to the Maximum Limit.
Emergency Room Illness	Usual, Reasonable, and Customary charges (subject to additional \$250 Deductible if not admitted overnight).
Emergency Room Accident	Usual, Reasonable, and Customary charges.
Outpatient Services	
Physician Visit	Usual, Reasonable and Customary charges.
Physical Therapy	\$60 Maximum Limit per visit, 1 visit per day, Maximum of 15 visits per Coverage Period.
Prescription Drugs	Usual, Reasonable and Customary charges.
Other Services	
All Other Eligible Medical Expenses	Usual, Reasonable and Customary charges.
Sudden On-set of Pre-existing Condition	\$100,000 Maximum Limit for Eligible Medical Expenses including Emergency Medical Evacuation, up to age 69. Only for plans purchased for 6 months or more with \$100,000 or \$1,000,000 Maximum Limits.
Local Ambulance	Usual, Reasonable and Customary charges, when covered illness or injury results in Hospitalization.
Durable Medical Equipment	Usual, Reasonable and Customary charges.
Dental (Injury as result of Accident) Only available for Policies purchased for 90 days or more.	\$250 Maximum Limit per Coverage Period.
Dental (Acute onset of pain) Only available for Policies purchased for 90 days or more.	\$100 Maximum Limit per Coverage Period.
Emergency Medical Evacuation	Maximum Limit; except when provided under the Sudden on-set of Pre-existing Conditions.
Emergency Reunion	\$7,500 Maximum Limit
Return of Mortal Remains	\$50,000 Maximum Limit
Return of Minor Children	\$50,000 Maximum Limit
Quick Trip Home Country Coverage	14 days cumulative Home Country Coverage (as defined in Policy). Subject to 3 month minimum purchase.
Quick Trip Home Country Coverage (End of Trip)	Free 15 days with a 6 month purchase, or free 90 days with a 12 month purchase.
Lost Checked Luggage	\$250 per Coverage Period (not subject to Deductible or Coinsurance). As defined in the Policy.
Accidental Death and Dismemberment (AD&D) Participating Members age 18 and older	Up to \$25,000 Maximum Limit (not subject to the Deductible or Coinsurance) Death of Insured Person= \$25,000 Loss of 2 or more Limbs or both eyes= \$25,000 Loss of 1 Limb or eye= \$12,500 Age 70-74 benefits are reduced by 50% Age 75+ benefits are reduced by an additional 50%
Accidental Death and Dismemberment (AD&D) Participating Members under the age 18	Up to \$10,000 Maximum Limit (not subject to the Deductible or Coinsurance) Death of Insured Person= \$10,000 Loss of 2 or more Limbs or both eyes= \$10,000 Loss of 1 Limb or eye= \$5,000
Political Evacuation	\$10,000 Maximum Limit (not subject to Deductible or Coinsurance).
Terrorism	\$50,000 Maximum Limit, Medical Expenses ONLY.
Personal / Third Party Liability	\$500 Maximum Limit. As defined in the Policy.
Trip Delay / Missed Connection	\$100 Maximum Limit per day (Maximum 2 days), after a 12 hour delay period. As defined in the Policy.

This is a consolidated and summary description of benefits and limits. A full version of the Evidence of Insurance or Master Policy with a complete list of benefits, conditions, limitations and exclusions are available upon request.