

The OverseasCare™ Visitors Insurance™ Plan Schedule of Benefits



BENEFITS	BASIC COVERAGE OPTION (Age 5 years old to age 79)	PREMIER COVERAGE OPTION (Age 5 years old to age 79)	AGE 80+ COVERAGE OPTION
Sudden onset of a Pre-existing Look Back - up to age 69 (\$25,00 Maximum Limit for Medical Evacuations)	\$50,000 Maximum Limit	\$50,000 Maximum Limit	No Coverage.
Pre-existing Condition/Pre-existing Look Back	No Coverage/3 years	No Coverage/2 years	No Coverage/Permanent
INPATIENT Treatment	\$60,000 Maximum per Injury/Illness	\$110,000 Maximum per injury/illness	\$55,000 Maximum per injury/illness
Hospital Room & Board including Laboratory Tests, X-rays, Prescription Medical and other miscellaneous	Up to \$1,500 per day, 30 day Maximum	Up to \$2,000 per day, 30 day Maximum	Up to \$1,000 per day, 30 day Maximum
Hospital Intensive Care Unit	Up to \$2,000 per day, 7 day Maximum (including Hospital Room & Board)	Up to \$2,500 per day, 7 day Maximum (including Hospital Room & Board)	Up to \$2,000 per day, 7 day Maximum (including Hospital Room & Board)
Surgical Treatment	Up to \$3,500	Up to \$6,000	Up to \$2,000
Anesthesia	Up to \$1,000	Up to \$1,500	Up to \$400
Assistant Surgeon	Up to \$1,000	Up to \$1,500	Up to \$650
Physician's Non-Surgical Visits	Up to \$60 per unit, 1 visit per day, 10 day Maximum	Up to \$80 per unit, 1 visit per day, 10 day Maximum	Up to \$50 per unit, 1 visit per day, 10 day Maximum
Consultant Physician, when requested by attending Physician	Up to \$450	Up to \$500	Up to \$350
Pre-Admission Tests within 7 days before Hospital admission	Up to \$1,000	Up to \$1,250	Up to \$750
OUTPATIENT TREATMENT			
Surgical Treatment	Up to \$3,500	Up to \$6,000	Up to \$2,000
Outpatient Surgical Facility	Up to \$500	Up to \$1,500	Up to \$400
Anesthesia	Up to \$1,000	Up to \$1,500	Up to \$400
Assistant Surgeon	Up to \$1,000	Up to \$1,000	Up to \$650
Physician's Non-Surgical/Urgent Care Visits	Up to \$60 per unit, 1 visit per day, 10 day Maximum	Up to \$40 per unit, 1 visit per day, 10 day Maximum	Up to \$50 per unit, 1 visit per day, 8 day Maximum
Diagnostic X-ray & Lab Services	Up to \$800	Up to \$1,000	Up to \$300
Scan, PAT, CAT & MRI	Up to \$500	Up to \$500	Up to \$250
Hospital Emergency Room	Up to \$300 Maximum (Additional \$100 Deductible)	Up to \$400 Maximum (Additional \$75 Deductible)	Up to \$300 Maximum (Additional \$100 Deductible)
Prescription Drugs	Up to \$250	Up to \$500	Up to \$100
Day Surgery - related to a scheduled outpatient surgery at a Hospital or licensed outpatient surgery center; including the cost of operating room, anesthesia, drugs and medications and medical supplies.	Up to \$1,000	Up to \$1,200	Up to \$750
OTHER TREATMENT & SERVICES			
Dental Treatment (injury ONLY), Injury to Sound, Natural Teeth	Up to \$500	Up to \$550	Up to \$250
Ambulance Services	Up to \$500 (if admitted for overnight stay)	Up to \$750 (if admitted for overnight stay)	Up to \$400 (if admitted for overnight stay)
Emergency Evacuation	Up to \$30,000	Up to \$50,000	Up to \$10,000
Repatriation of Remains	Up to \$5,000	Up to \$7,500	Up to \$5,000
Physiotherapy	Up to \$25 per unit, per day, 10 visits Maximum	Up to \$50 per unit, per day, 10 visits Maximum	Up to \$25 per unit, per day, 10 visits Maximum
AD&D Principal Sum	Up to \$25,000 Common Carrier	Up to \$25,000 Common Carrier	Up to \$25,000 Common Carrier
TRAVEL RELATED COVERAGE			
Loss of Passport	Up to \$100	Up to \$150	Up to \$100
Lost Checked Luggage - Commercial Carrier	Up to \$100 (secondary coverage ONLY)	Up to \$100 (secondary coverage ONLY)	Up to \$100 (secondary coverage ONLY)
Mental & Nervous Disorder/Substance Abuse	No Coverage	No Coverage	No Coverage
Skin Disease	No Coverage	No Coverage	No Coverage
Coverage - International Travel (excluding Participating Member's Home Country)	Yes	Yes	No Coverage
Coverage - Mexico and Canada (starting port must be based in US)	Yes	Yes	No Coverage

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 is available upon request.