

Schedule of Benefits

Benefit	Limit
Deductibles	\$0, \$100, \$250, \$500, \$1,000 or \$2,500 per Certificate Period
Coinsurance – Claims incurred in US or Canada	For the Certificate Period, Underwriters will pay 80% of the next \$5,000 of Eligible Expenses after the Deductible, then 100% to the Overall Maximum Limit. Coinsurance will be waived if expenses are incurred within the PPO and expenses are submitted to Underwriters for review and payment directly to the provider
Coinsurance – Claims incurred outside US or Canada	For the Certificate Period, Underwriters will pay 100% of Eligible Expenses after the Deductible up to the Overall Maximum Limit
Hospital Room and Board	Average Semi-private room rate, including nursing services
Local Ambulance	Usual, Reasonable and Customary charges, when covered Illness or Injury results in hospitalization as Inpatient
Intensive Care Unit	Usual, Reasonable and Customary charges
Hospital Indemnity	\$100 per day of Inpatient hospitalization (not subject to Deductible or Coinsurance)
Physical Therapy	\$50 Maximum per visit
All Other Eligible Medical Expenses	Usual, Reasonable and Customary charges
Acute Onset of Pre-existing Condition	\$15,000 Lifetime Maximum for Eligible Medical Expenses \$25,000 Lifetime Maximum for Emergency Medical Evacuation Only available to Members under age 70
Emergency Dental (Acute Onset of Pain)	\$100 limit per Certificate Period (not subject to Deductible or Coinsurance)
Emergency Medical Evacuation	\$500,000 Lifetime Maximum, except as provided under Acute Onset of Pre-existing Condition (not subject to Deductible or Coinsurance)
Return of Minor Children	\$5,000 per Certificate Period (not subject to Deductible or Coinsurance)
Repatriation of Remains	Overall Maximum Limit (not subject to Deductible or Coinsurance)
Emergency Reunion	\$15,000 limit per Certificate Period, subject to a maximum of 15 days (not subject to Deductible or Coinsurance)
Natural Disaster	Maximum \$100 a day for 5 days (not subject to Deductible or Coinsurance)
Trip Interruption	\$5,000 limit per Certificate Period (not subject to Deductible or Coinsurance)
Lost Checked Luggage	\$250 limit per Certificate Period (not subject to Deductible or Coinsurance)
Political Evacuation	\$10,000 Lifetime Maximum (not subject to Deductible or Coinsurance)
Terrorism	\$50,000 Maximum Lifetime Limit, Eligible Medical Expenses only.
Accidental Death and Dismemberment (excludes loss due to Common Carrier Accident) Members age 18 and older	Not subject to Deductible or Coinsurance Lifetime Maximum - \$25,000 Death - \$25,000 Loss of 2 Limbs - \$25,000 Loss of 1 Limb - \$12,500 Benefits reduce 50% at age 70 and an additional 50% at age 75.
Members 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
Common Carrier Accidental Death Members age 18 and older	Not subject to Deductible or Coinsurance \$50,000 per Member
Members under age 18	\$25,000 per Member Subject to a Maximum of \$250,000 any one family
Hospital Pre-certification Penalty	50% of Eligible Medical Expenses
Optional Sports Rider	Overall Maximum Limit
Maximum per Injury / Illness	Age 80 or older: \$10,000. Age 70 to 79: \$50,000. All others: \$50,000, \$100,000, \$200,000, \$500,000 or \$1,000,000
Overall Maximum Limit per Certificate Period (includes all benefits except Accidental Death and Dismemberment, Emergency Medical Evacuation and Common Carrier Accidental Death)	Age 80 or older: \$10,000. Age 70 to 79: \$50,000. All others: \$50,000, \$100,000, \$200,000, \$500,000 or \$1,000,000