

# GlobeHopper<sup>SM</sup> Senior

## Summary of Benefits

All coverages, benefits and premium amounts shown in this schedule are in U.S. Dollars. URC - Usual, Reasonable and Customary charges

### Single-Trip Plan

### Multi-Trip Plan

Limit/Other	Limit/Amount for Eligible Medical Expenses	
<b>Period of Coverage</b>	Minimum 5 days, up to a maximum of 365 days	12 months with maximum of 30 days per trip
<b>Area of Coverage</b>	Outside the United States	Outside the United States
<b>Maximum Limit per Period of Coverage</b> <i>Age: 65 -79</i>	\$50,000, \$100,000, \$500,000 or \$1,000,000	\$1,000,000
<b>Maximum Limit per Period of Coverage</b> <i>Age: 80+</i>	\$100,000	\$100,000
<b>Deductible</b>	\$0*, \$100, \$250, \$500, \$1,000 or \$2,500 <i>*\$0 deductible only available with \$50,000 and \$100,000 maximum limit</i>	\$250 per illness/injury
<b>Coinsurance</b>	No coinsurance	No coinsurance
<b>Sudden &amp; Unexpected Reoccurrence of Pre-existing Condition</b>	Eligible medical expenses: \$2,500 maximum limit Emergency medical evacuation: \$25,000 maximum limit	Eligible medical expenses: \$5,000 maximum limit Emergency medical evacuation: \$25,000 maximum limit

## Single-Trip Plan

## Multi-Trip Plan

## Inpatient/Outpatient Benefits

Charges	Maximum Limits per Period of Coverage or if Indicated, per Lifetime	
Hospital Room & Board	Average semi-private room rate	Average semi-private room rate
Intensive Care Unit	URC	URC
Surgery	URC	URC
Physician Visits	URC	URC
Diagnostic Procedures	URC	URC
Prescription Medication	URC	URC
Home Nursing Care	URC	URC
Durable Medical Equipment	URC	URC
Continuation of Treatment Period	Earlier of 6 months per injury or illness or upon return to home country	\$5,000 maximum limit before earlier of a) 30 day per injury or illness or b) upon return to home country

## Evacuation Benefits

*Must be approved in advance and coordinated by the company. Not subject to the deductible.*

Benefit	Maximum Limits per Period of Coverage or if Indicated, per Lifetime	
Emergency Medical Evacuation	\$250,000 lifetime maximum	\$250,000 lifetime maximum
Emergency Reunion	\$50,000 lifetime maximum	\$50,000 lifetime maximum
Non-Emergency Medical Evacuation	\$25,000 lifetime maximum	N/A (only offered under Evacuation Plus rider)
Return of Mortal Remains	\$50,000 lifetime maximum	\$50,000 lifetime maximum
Local Burial/Cremation	\$5,000 lifetime maximum	\$5,000 lifetime maximum
Political Evacuation	\$50,000 lifetime maximum	\$50,000 lifetime maximum
Inter-facility Transportation	\$2,500 lifetime maximum	\$2,500 lifetime maximum
Natural Disaster	\$100 per day for five days, \$5,000 lifetime maximum for evacuations	\$100 per day for five days, \$5,000 lifetime maximum for evacuations

## Single-Trip Plan

## Multi-Trip Plan

Additional Benefits		
Benefit	Maximum Limits per Period of Coverage or if Indicated, per Lifetime	
Terrorism	\$50,000 lifetime maximum Not subject to the deductible	\$50,000 lifetime maximum Not subject to the deductible
Accidental Death and Dismemberment	\$25,000 principal sum	\$25,000 principal sum
Common Carrier Accidental Death	\$100,000 per adult/ \$250,000 per family lifetime maximum	\$100,000 per adult/ \$250,000 per family lifetime maximum
Trip Interruption	\$5,000	\$5,000
Lost Luggage	\$50 maximum per item of personal property, \$250 overall maximum	\$50 maximum per item of personal property, \$250 overall maximum
Hospital Indemnity	\$250 per night, 30 overnights maximum	\$250 per night, 5 overnights per trip maximum
Identity Theft	\$500	\$500
Felonious Battery	\$10,000 lifetime maximum	\$10,000 lifetime maximum
Local Ambulance Expense	\$5,000	URC
Emergency Room - Due to Accident or Illness with Inpatient Admission	URC	URC
Emergency Room - Without Inpatient Admission	URC. Subject to additional \$250 deductible	URC. Subject to additional \$250 deductible
Dental Emergency - Treatment Due to Accident	URC	URC
Dental Emergency - Treatment of Unexpected Pain to Natural Teeth	\$100	\$100

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.