

Summary of Benefits

Gold Plan

Benefit / Other	Limit / Sub Limit
Coverage Area	Worldwide EXCLUDING: USA, Canada, Japan, Singapore, China, Hong Kong, Taiwan, Macau
Lifetime Maximum Benefit	\$ 1,000,000. or € 900,000. per individual
In Network Copayment	\$ 0. to \$ 25. or € 0. to € 20. depending on location and facility
Deductible	\$ 1,000. or € 900.
Hospital Room & Board	In U.S. 100% of average semi-private room rate. Outside of U.S. 100% of private room rate Not to exceed 150% of semi-private room rate
Surgery	100%
Intensive Care Unit	100 %
Emergency Room Illness (Additional \$250 deductible if not admitted as an inpatient)	Covered only if admitted as inpatient
Emergency Room Accident	100%
Local Ambulance due to Injury or Illness resulting in Hospitalization	\$ 1,200. or € 1,000. maximum limit per event Not subject to deductible or coinsurance
Prescription Medication	<u>Inpatient</u> : 100%. <u>Outpatient</u> : Available for 90 days following related inpatient treatment or outpatient surgery. \$ 600. or € 550. outpatient maximum limit per inpatient event
Emergency Evacuation	Up-to \$ 40,000. or € 35,000. maximum per period of coverage. Not subject to deductible or coinsurance

Return of Mortal Remains	\$ 10,000. or € 9,000. lifetime maximum Not subject to deductible or coinsurance
Maternity	Optional at additional cost, if approved.
Physical Therapy	Inpatient: 100%. Outpatient: \$ 30. or € 25. maximum limit per visit, and 10 visit per event, available for 90 days following Inpatient Treatment or Outpatient Surgery
Mental / Nervous	Not Covered
Child Wellness (Through age 18)	Not Covered
Non-Emergency Dental	Not Covered
Emergency Dental due to Accident	\$ 750. or € 675. per period of coverage
Vision	Not Covered
Hospital Indemnity (Outside the US. only)	<u>Private Hospitals:</u> \$ 350 or € 300. per over-night and \$ 3,500. or € 3,000. maximum limit per period of coverage <u>Public Hospitals:</u> \$ 450. or € 400. per over-night and \$ 4,500. or € 4,000. maximum limit per period of coverage
Pre-Existing Conditions	Excluded