

**Schedule of Benefits
Covered Medical Expenses for Accident or Sickness**

Medical Expense Benefits

Total Maximum per Covered Accident or Sickness	\$500,000
Maximum for Pre-existing Conditions	\$10,000
Deductible	\$0 per Covered Accident or Sickness
Co-insurance Rate	100% of the Usual and Customary Charges
Incurral Period:	30 days after the date of Covered Accident or Sickness
Maximum Benefit Period	The earlier of the date the Covered Person's Trip ends, or 52 weeks from the date of Covered Accident or Sickness
Maximum Period of Coverage	365 days
Dental Treatment: 1. Injury Only 2. Alleviation of Pain	Treated as any other Injury \$250 per tooth, \$500 max
Emergency Medical Treatment of Pregnancy	Treated as any other medical condition
Room & Board Charges	Average rate of a semi-private room
ICU Room & Board Charges	Two (2) times the average rate of a semi-private room
Chiropractic Care	\$50 per visit, \$500 max
Mental and Nervous Disorders: 1. Inpatient 2. Outpatient	\$20,000 (30 day maximum) \$10,000 (10 day maximum)
Newborn Nursery Care	\$500
Prescription Drugs: 1. Inpatient Co-insurance 2. Outpatient Co-insurance	100% of Covered Expenses 100% of Covered Expenses
Therapeutic Termination of Pregnancy	\$500
Emergency Medical Benefit	Up to \$10,000
Emergency Medical Evacuation Benefit	\$250,000
Repatriation of Remains Benefit	\$100,000
Emergency Reunion Benefit 1. Benefit Maximum 2. Daily Benefit Maximum 3. Maximum Number of Days	\$5,000 \$250 10 days
Home Country Extension Benefit 1. Benefit Maximum 2. Deductible 3. Maximum Benefit Period	\$5,000 \$0 30 days
Personal Property and Financial Instrument Reimbursement Benefit	
Deductible per Trip	\$50
Personal Property 1. Benefit Maximum per Trip 2. Benefit Maximum per Item or Set of Items	\$250 \$100
Financial Instrument 1. Benefit Maximum per Trip 2. Benefit Maximum for Cash	\$250 \$100
Security Evacuation Expense Benefit	
Benefit Maximum	\$100,000
Aggregate Limit per Occurrence	\$1,000,000
Accident Death & Dismemberment Benefits	
Principle Sum: 1. Class 1 2. Spouse of Class 1 3. Children of Class 1	\$20,000 \$20,000 \$20,000