

Outreach Travel Medical Benefit Summary

This plan is designed to provide coverage for the unexpected illness or accident that is incurred and treated while traveling outside of your home country.

The following is a summary of benefits for eligible medical expenses

SCHEDULE OF BENEFITS		BENEFIT DESCRIPTION
Plan Information		
§ Maximum Benefit		\$1,000,000
§ Deductible		\$0
§ Coinsurance for treatment received outside the U.S.		No Coinsurance
§ Coinsurance for treatment received within the U.S.		
<input type="checkbox"/> In the PPO Network		The plan pays 90% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit
<input type="checkbox"/> Out of the PPO Network		The plan pays 80% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit
Medical Benefits – Usual, reasonable and customary charges, subject to deductible and coinsurance		
§ Hospital Room and Board		Up to the Maximum Limit for average semi-private room rate
§ Intensive Care		Up to the Maximum Limit
§ Medical Expenses		Up to the Maximum Limit
§ Out-patient Medical		Up to the Maximum Limit
§ Local Ambulance		Up to the Maximum Limit
§ Prescription Drugs		Up to the Maximum Limit
§ Emergency Room Accident		Up to the Maximum Limit
§ Emergency Illness – with In-patient Admission		Up to the Maximum Limit
§ Emergency Illness – without In-patient Admission		Up to the Maximum Limit with additional \$250 deductible
§ Dental – Injury due to accident		Up to the Maximum Limit
§ Dental – Sudden dental pain		Up to \$100
§ Hospital Daily Indemnity <i>(for U.S. citizens only)</i>		Up to \$100 per night up to a maximum of 10 days

Benefit Summary *(continued)*

SCHEDULE OF BENEFITS	BENEFIT DESCRIPTION
International Emergency Care – When coordinated through the Plan Administrator	
§ Emergency Medical Evacuation	Up to \$500,000 lifetime maximum (Independent of the Medical Maximum Limit)
§ Emergency Reunion	Up to \$50,000
§ Return of Mortal Remains	Up to \$50,000
§ Return of Minor Children	Up to \$50,000
§ Political Evacuation	Up to \$10,000
§ Natural Disaster	\$100 per day for five days
§ Terrorism	Up to \$50,000 lifetime maximum
§ Sudden and Unexpected Recurrence of a Pre-existing Condition – Medical <i>(for U.S. citizens only)</i>	<ul style="list-style-type: none"> • Up to Age 65 with a Primary Health Plan <ul style="list-style-type: none"> - Up to the plan maximum • Up to Age 65 without a Primary Health Plan <ul style="list-style-type: none"> - \$20,000 lifetime maximum • Age 65 and older <ul style="list-style-type: none"> - \$2,500 lifetime maximum
§ Sudden and Unexpected Recurrence of a Pre-existing Condition – Medical Evacuation <i>(for U.S. citizens only 65 and younger)</i>	<ul style="list-style-type: none"> • \$25,000 maximum
§ Incidental Home Country Coverage	Up to a cumulative two weeks
§ Trip Interruption	Up to \$5,000
§ Common Carrier Accidental Death	\$50,000 to beneficiary; maximum of \$250, per family
§ Accidental Death and Dismemberment	\$25,000 principle sum
§ Lost Luggage	Up to \$50 per item of personal property; maximum of \$250 per Period of Coverage

This is only a summary of proposed benefits and coverages. Please refer to the Certificate Wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility, and exclusions outlined in this summary. The Certificate Wording prevails over any information provided in this summary and is available upon request prior to purchase.