

Safe Travels USA Comprehensive Highlights

- Insurance for medical accident and sickness, emergency medical and political evacuation, repatriation of remains, trip interruption, baggage, and accidental death & dismemberment
- Persons traveling outside their home country to the United States
- \$75 Doctor Wellness Visit Benefit
- Acute Onset of a Pre-Existing Medical Condition
- Up to \$1,000,000 in Secondary emergency medical coverage
- Coverage from 5 days to 1 year
- Renewable with uninterrupted coverage for up to 24 consecutive months
- Athletic sports coverage available

BENEFITS OF COVERAGE

Emergency Medical & Hospitalization	\$50,000, \$100,000, \$250,000 \$500,000 or \$1,000,000
Acute Onset of a Pre-Existing Condition	Included
Hospital Room & Board Charge	100%
ICU Room & Board Charge	100%
Outpatient Medical	100%
Doctor Visits, X-rays, Prescriptions, Ambulance	100%
Emergency Medical Treatment of Pregnancy	\$1,000
Mental or Nervous Disorders	\$2,500
Physiotherapy/Physical Medicine/ Chiropractic	\$50 per visit per day (10 visits)
Dental Treatment	\$250 (per policy period)
Deductible Options	(In Network- \$0) \$0, \$50, \$100, \$250, \$500, \$1,000, \$2,500 or \$5,000
Urgent Care Co-Pay	\$30 (If the \$0 deductible is chosen, there is no co-pay)
Co-Insurance	In Network- 100% Out of Network- 80%-\$5,000
Emergency Medical Evacuation	100%
Political/Natural Disaster Evacuation	\$25,000
Repatriation of Remains	100%
Local Burial/Cremation	\$5,000
Emergency Reunion	\$15,000
Return of Minor Children or Travel Companion	\$5,000
Trip Interruption	\$5,000
Lost Baggage	\$1,000
AD&D	\$25,000
24/7 Emergency Assistance	Included

OPTIONAL UPGRADES	24-Hour AD&D	\$50,000, \$100,000, \$250,000, or \$500,000
	Athletic Sports Coverage	Some Sports Covered Refer to Optional Upgrades Rate Chart
	Home Country/ Follow Me Home	\$50,000 Up to 60 days - prorated

Athletic Sports Coverage

Provides coverage for injuries incurred during amateur, Club, Intramural, Interscholastic, Intercollegiate activities such as archery, tennis, swimming, cross country, track, volleyball golf, ballet, basketball, cheerleading, equestrian, fencing, field hockey, football (no division 1), gymnastics, hockey, karate, lacrosse, polo, rowing, rugby and soccer. Any athletic sport not listed is excluded from this policy unless the activity is non-contact and engaged in by you solely for leisure, recreation, entertainment, or fitness purposes only.

Home Country/ Follow Me Home

Provides coverage for injury or sickness that occurs during an incidental trip to back to your home country or for covered expenses incurred in your home country for conditions first diagnosed outside your home country and treated during your policy period. You must purchase 30 days of coverage to add this benefit.

For additional descriptions of benefits see **Your Guide to Understanding Plan Coverage Descriptions.**

SAFE TRAVELS USA COMPREHENSIVE

International Travel Medical Insurance

Max Limit: \$50,000

Deductible	\$0	\$50	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000
Up to age 21	\$1.43	\$1.42	\$1.21	\$1.10	\$0.99	\$0.88	\$0.77	\$0.75
22-29	\$1.47	\$1.46	\$1.24	\$1.13	\$1.02	\$0.90	\$0.79	\$0.75
30-39	\$1.95	\$1.90	\$1.65	\$1.50	\$1.35	\$1.20	\$1.05	\$0.94
40-49	\$2.90	\$2.75	\$2.45	\$2.23	\$2.01	\$1.78	\$1.56	\$1.45
50-59	\$4.53	\$4.39	\$3.91	\$3.55	\$3.20	\$2.84	\$2.52	\$2.41
60-64	\$5.84	\$5.50	\$4.94	\$4.49	\$4.04	\$3.59	\$3.22	\$3.14
65-69	\$6.67	\$6.16	\$5.64	\$5.13	\$4.62	\$4.10	\$3.71	\$3.59
70-79	\$9.02	\$8.45	\$7.63	\$6.94	\$6.25	\$5.55	\$5.05	\$4.86
80-89	\$26.00	\$24.00	\$21.00	\$19.00	\$17.00	\$15.00	\$13.20	\$11.20

Max Limit: \$100,000

Deductible	\$0	\$50	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000
Up to age 21	\$1.75	\$1.72	\$1.49	\$1.35	\$1.21	\$1.08	\$0.94	\$0.89
22-29	\$1.82	\$1.79	\$1.54	\$1.40	\$1.26	\$1.12	\$0.98	\$0.95
30-39	\$2.60	\$2.50	\$2.20	\$2.00	\$1.80	\$1.60	\$1.45	\$1.40
40-49	\$3.75	\$3.37	\$3.03	\$2.75	\$2.48	\$2.20	\$1.93	\$1.92
50-59	\$5.72	\$5.48	\$4.84	\$4.40	\$3.96	\$3.52	\$3.36	\$3.08
60-64	\$7.28	\$6.90	\$6.16	\$5.60	\$5.04	\$4.48	\$4.06	\$3.92
65-69	N/A	N/A	N/A	\$6.55	\$6.00	\$5.40	\$4.85	\$4.00
70-79	N/A	N/A	N/A	\$10.00	\$9.00	\$8.50	\$7.50	\$6.50

Max Limit: \$250,000

Deductible	\$0	\$50	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000
Up to age 21	\$2.14	\$2.08	\$1.82	\$1.35	\$1.48	\$1.32	\$1.15	\$0.87
22-29	\$2.22	\$2.15	\$1.88	\$1.71	\$1.54	\$1.37	\$1.20	\$1.05
30-39	\$3.10	\$2.86	\$2.60	\$2.40	\$2.16	\$1.89	\$1.61	\$1.70
40-49	\$4.35	\$4.15	\$3.80	\$3.50	\$3.25	\$2.64	\$2.51	\$2.24
50-59	\$7.50	\$7.10	\$6.33	\$5.75	\$5.18	\$4.60	\$4.03	\$3.95
60-64	\$8.78	\$7.90	\$7.50	\$6.75	\$6.15	\$5.50	\$4.85	\$4.70

Max Limit: \$500,000

Deductible	\$0	\$50	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000
Up to age 21	\$2.21	\$2.14	\$1.87	\$1.70	\$1.53	\$1.36	\$1.19	\$0.97
22-29	\$2.35	\$2.27	\$1.99	\$1.81	\$1.63	\$1.45	\$1.27	\$1.30
30-39	\$3.19	\$3.04	\$2.70	\$2.48	\$2.23	\$1.96	\$1.72	\$1.75
40-49	\$4.55	\$4.30	\$4.13	\$3.75	\$3.38	\$3.00	\$2.63	\$2.60
50-59	\$7.54	\$7.14	\$6.38	\$5.80	\$5.22	\$4.64	\$4.10	\$4.02
60-64	\$9.10	\$8.70	\$7.70	\$7.00	\$6.30	\$5.60	\$4.90	\$4.80

Max Limit: \$1,000,000

Deductible	\$0	\$50	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000
Up to age 21	\$2.47	\$2.38	\$2.09	\$1.35	\$1.71	\$1.52	\$1.33	\$1.13
22-29	\$2.48	\$2.38	\$2.10	\$1.91	\$1.72	\$1.53	\$1.34	\$1.45
30-39	\$3.75	\$3.40	\$3.13	\$2.80	\$2.52	\$2.20	\$1.93	\$1.82
40-49	\$4.88	\$5.00	\$4.40	\$4.00	\$3.60	\$3.20	\$2.80	\$2.85
50-59	\$8.06	\$7.64	\$6.82	\$6.20	\$5.58	\$4.96	\$4.50	\$4.23
60-64	\$10.50	\$9.90	\$8.80	\$8.00	\$7.20	\$6.40	\$5.60	\$5.49

Optional Upgrades

Home Country/ Follow Me Home:

1.10 x the daily base plan rate

Athletic Sports Coverage:

1.20 x the daily base plan rate + monthly Sports Class rate

•Class 1 Sports: Rate \$0 per month

Archery, Tennis, Swimming, Cross Country, Track, Volleyball & Golf

•Class 2 Sports: Rate \$26 per month

Ballet, Basketball, Cheerleading, Equestrian, Fencing, Field Hockey, Football (no division 1), Gymnastics, Hockey, Karate, Lacrosse, Polo, Rowing, Rugby & Soccer

24 Hour AD&D:

- \$50,000 - \$0.25 per day - All Ages
- \$100,000 - \$0.50 per day- Ages 19-79
- \$250,000 - \$1.75 per day - Ages 19-69
- \$500,000 - \$4.00 per day - Ages 19-69

Policy cancellation and refund

100% refund for policies cancelled prior to the effective date; partial refund for policies cancelled after the effective date. All cancellations must be submitted in writing and are based on the date received.

Travel Assistance Services

24-hour travel assistance services are provided by GBG Assist.

Other Details

- Plan may be purchased before departure or after travel has begun. The effective date is based on the date requested and once payment has been received.
- Plan rates are per person and based on age of traveler at the time of enrollment.
- Rates are subject to change prior to enrollment.
- Coverage from 5 days to 1 year; renewable up to 2 years.

Benefits listed describe all of the travel insurance benefits, underwritten by GBG Insurance Limited. There are certain restrictions, exclusions and limitations that apply to all services and coverages. Plan benefits, limits, and provisions may vary by state. To review full plan details online, visit www.trawickinternational.com. You will receive a Certificate of Insurance depending on your country of residence and description of 24-hour emergency assistance services which describes the benefits and limitations in detail.