

Schedule of Benefits

Maximum Limit Per Period of Coverage Options	\$50,000
Individual Deductible Options	\$250
Hospital Room and Board	Average semi-private room rate up to the maximum limit. Includes nursing service.
Intensive Care	Up to maximum limit.
Emergency Room	Up to maximum limit. Additional \$250 deductible if not admitted as an inpatient.
Surgery	Up to maximum limit.
Physician Visits	Up to maximum limit.
Diagnostic Procedures	Up to maximum limit.
Prescription Medication	Up to maximum limit.
Home Health Care	Up to maximum limit
Emergency Local Ambulance	Up to maximum limit.
Durable Medical Equipment	Up to maximum limit.
Emergency Dental Treatment	\$100 maximum limit due to dental accident or unexpected pain to sound natural teeth.
Emergency Medical Evacuation*	\$500,000 maximum limit. Not subject to deductible.
Emergency Reunion*	\$50,000 maximum limit. Not subject to deductible.
Return of Minor Children*	\$50,000 maximum limit. Not subject to deductible.
Return of Mortal Remains or Cremation/Burial*	\$50,000 maximum limit for return of mortal remains or ashes to country of residence, or \$5,000 maximum limit for cremation or local burial at the place of death. Not subject to deductible.
Political Evacuation*	\$10,000 maximum limit. Not subject to deductible.
Natural Disaster	\$100 per day and maximum limit of five days for accommodations. Not subject to deductible.
Accidental Death & Dismemberment	\$25,000 principal sum. Not subject to deductible
Common Carrier Accidental Death	\$50,000 per insured person, \$250,000 maximum limit per lifetime per family. Not subject to deductible.
Trip Interruption	\$5,000 maximum limit. Not subject to deductible.
Lost Luggage	\$50 per item, \$250 maximum limit. Not subject to deductible
Hospital Indemnity	\$100 over overnight inpatient confinement, maximum limit of 10 overnights. Not subject to deductible.
Identity Theft	\$500 maximum limit. Not subject to deductible.
Terrorism	\$50,000 maximum limit. Not subject to deductible
Incidental Trips to Home Country	14 consecutive days maximum limit
Incidental Emergency Coverage in the U.S. (Patriot International Only)	14 consecutive days maximum limit. Available only for a covered emergency medical evacuation, or an emergency injury or illness that manifested during travel through the United States to or from the host country.
Coinsurance - for treatment received outside of the U.S.	No coinsurance [0%]
Coinsurance - for treatment received within the U.S.	In the PPO network - Company pays 90% of eligible expenses up to \$5,000, then 0% Out of the PPO network - Company pays 80% of eligible expenses up to \$5,000, then 100%
Pre-Certification	Fifty percent [50%] reduction of eligible medical expenses if pre-certification provisions are not met.
Continuation of Treatment	Six months per injury or illness
Acute Onset of a Pre-existing Condition prior to age 70 - Medical (Patriot International Only)	U.S. citizen up to age 65 with primary health plan: Up to maximum limit. U.S. citizen up to age 65 without primary health plan: \$20,000 maximum limit. U.S. citizen age 65+: \$2,500 maximum limit. Non-U.S. citizen up to age 70: Up to maximum limit or \$500,000 - whichever is lower.
Acute Onset of a Pre-existing Condition Emergency Medical Evacuation (Patriot International Only)	Up to age 65: \$25,000 maximum limit
End of Trip Home Country Coverage	One month end of trip coverage for every six months of travel coverage purchased, up to a maximum of two months (individual plan only).

All coverage and benefits in this policy are in Unites States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The insurance Contract is the only source of the actual benefits provided. *Must be approved in advance and coordinated by the Company.