

Storylines Non-U.S. Citizens Insurance Benefits

Comprehensive Highlights

- Insurance for medical accident and sickness, emergency medical and political evacuation, repatriation of remains, trip interruption, baggage, and accidental death & dismemberment - COVID-19 EXPENSES are covered and treated as any other sickness
- Persons traveling outside their home country to the United States or to United States and Worldwide
- \$75 Doctor Wellness Visit Benefit
- Acute Onset of a Pre-Existing Medical Condition
- Up to \$1,000,000 in emergency medical coverage
- Coverage from 5 days to 364 days
- Extendable with uninterrupted coverage for up to 24 consecutive months
- Athletic sports coverage available

BENEFITS OF COVERAGE

Emergency Medical & Hospitalization Policy Max	\$50,000, \$100,000, \$250,000 \$500,000 or \$1,000,000
Deductible Options In Network- \$0 / Out of Network \$0, \$100, \$250, \$500, \$1,000, \$2500, \$5000	
Acute Onset of a Pre-Existing Condition	Included
Hospital/ICU Room & Board Charge	100%
Outpatient Medical, Ambulance	100%
Doctor Visits, **Telemedicine X-rays	100%
Prescription Medicine - subject to Out of Network Deductible	
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)
Urgent Care Co-Pay \$30 If the \$0 Out of Network Deductible is chosen, there is no Co-Pay	
Co-Insurance	In Network - up to 100% Out of Network- 80%-\$5,000 Outside of USA - up to 100%
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

*Not Subject to the Deductible

** This is a non-insurance service.

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

Athletic Sports Coverage -if chosen

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.

Return to Home Coverage - if chosen

Provides coverage for injury or sickness that occurs during an incidental trip 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.

This is brief summary of the features available in this plan. It is not a contract of insurance. This plan includes both insurance and non-insurance benefits. Limitations and exclusions apply.

Max Limit: \$50,000 - \$0 In-Network Deductible**Premium Rates**

Out of Network 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	\$5.30	\$5.15	\$4.55	\$4.20	\$3.90	\$3.30	\$3.00	\$2.85
65-69	\$6.25	\$6.16	\$5.00	\$4.70	\$4.20	\$3.79	\$3.30	\$3.10
70-79	\$8.90	\$8.45	\$7.40	\$6.70	\$6.00	\$5.06	\$4.75	\$4.40
80-89	\$27.00	\$25.00	\$22.00	\$20.00	\$18.00	\$16.00	\$14.40	\$12.20

Max Limit: \$100,000 - \$0 In-Network Deductible

Out of Network 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	\$6.60	\$6.45	\$5.80	\$5.25	\$5.04	\$4.48	\$3.75	\$3.60
65-69	N/A	N/A	N/A	\$6.15	\$5.50	\$4.85	\$4.40	\$4.00
70-79	N/A	N/A	N/A	\$9.25	\$8.00	\$7.50	\$6.50	\$6.00

Max Limit: \$250,000 - \$0 In-Network Deductible

Out of Network Deductible	\$0	\$50	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000
Up to age 21	\$2.14	\$2.08	\$1.82	\$1.35	\$1.33	\$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	\$1.50
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	\$8.50	\$7.90	\$7.50	\$6.75	\$6.15	\$5.50	\$4.85	\$4.70

Max Limit: \$500,000 - \$0 In-Network Deductible

Out of Network 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	\$1.20
30-39	\$3.19	\$3.04	\$2.70	\$2.48	\$2.23	\$1.96	\$1.72	\$1.60
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	\$8.25	\$8.05	\$7.70	\$7.00	\$6.30	\$5.60	\$4.90	\$4.80

Max Limit: \$1,000,000 - \$0 In-Network Deductible

Out of Network Deductible	\$0	\$50	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000
Up to age 21	\$2.47	\$2.30	\$2.09	\$1.90	\$1.71	\$1.52	\$1.33	\$1.13
22-29	\$2.48	\$2.38	\$2.10	\$1.91	\$1.72	\$1.53	\$1.34	\$1.29
30-39	\$3.75	\$3.40	\$3.13	\$2.80	\$2.52	\$2.20	\$1.93	\$1.82
40-49	\$4.88	\$4.75	\$4.40	\$4.00	\$3.60	\$3.20	\$2.80	\$2.70
50-59	\$8.06	\$7.64	\$6.82	\$6.20	\$5.58	\$4.96	\$4.50	\$4.23
60-64	\$10.00	\$9.90	\$8.80	\$8.00	\$7.20	\$6.40	\$5.60	\$5.49

Optional Upgrades**Return to Home Coverage:**

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

AD&D:

1. \$50,000 - \$0.25 per day - All Ages

2. \$100,000 - \$0.50 per day - Ages 19-79

3. \$250,000 - \$1.75 per day - Ages 19-69

4. \$500,000 - \$4.00 per day - Ages 19-69

Other Details

- 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 364 days; extendable up to 2 years
- Apply Online - accepting Visa, Mastercard, American Express or Discover

Travel Assistance Services

24-hour travel assistance services are provided by On Call International.

This is brief summary of the features available in this plan. It is not a contract of insurance. This plan includes both insurance and non-insurance benefits. Limitations and exclusions apply.

This coverage contains a Pre-Existing Condition limitation. "Pre-Existing Condition" means Any Injury, illness, Sickness, disease, or other physical, medical, mental or nervous disorder, condition or ailment that, with reasonable medical certainty, existed at the time of Application or at any time during the 36 months prior to the Effective Date of this insurance, whether or not previously manifested, symptomatic or known, diagnosed, Treated, or disclosed to the Company prior to the Effective Date, and including any and all subsequent, chronic or recurring complications or consequences related thereto or resulting or arising therefrom. This specifically includes but is not limited to any medical condition, Sickness, Injury, illness, disease, mental illness or mental nervous disorder, for which medical advice, diagnosis, care or Treatment was recommended or received or for which a reasonably prudent person would have sought Treatment during the 36 month period immediately preceding the Effective Date of Coverage under this Certificate. A Pre-Existing Condition which is a chronic or congenital condition or that gradually becomes worse over time and/or known, scheduled, required, or expected medical care, drugs or Treatments existing or necessary prior to the Effective Date are not considered to be an Acute Onset.