# Storylines U.S. Citizens and Residents Insurance Benefits

## **Outbound Highlights**

- Insurance for medical accident and sickness, emergency medical and political evacuation, repatriation of remains, trip interruption, baggage, and accidental death & dismemberment
- US citizens/residents traveling outside the United States
- Up to \$500,000 in Primary emergency medical coverage
- Coverage for up to 180 days

## **BENEFITS OF COVERAGE**

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Accident Medical Expense	\$50,000, \$100,000, \$250,000 or \$500,000			
Deductible Options	\$0, \$50, \$100, \$250, \$500, \$1,000 or \$2,500			
Dental Expense	\$500			
Accidental Death & Dismemberment	\$25,000			
Lost Baggage (\$:	<b>\$1,000</b> 250/item, \$500/combined limit for valuables)			
Baggage Delay	<b>\$200</b> (24 hours)			
Medical Emergency Evacuation	\$500,000			
Bedside Visit	\$15,000			
Non-Medical Emergency Evacuation	\$25,000			
Repatriation of Remains	\$50,000			
Sickness Medical Expense	\$50,000, \$100,000, \$250,000 or \$500,000			
Deductible Options	\$0, \$50, \$100, \$250, \$500, \$1,000 or \$2,500			
Dental Expense	\$100			
Trip Delay	<b>\$200</b> \$50/day			
Trip Interruption	\$7,500			
Trip Cancellation - Set Plan States 0	nly \$1,000			
Pre-Existing Conditions Limitation	180 Days			
24/7 Emergency Assistance	Included			

## **ADDITIONAL DETAILS**

- Set Plan States: MN, NH and PA.
  Trip Cancellation included.
- NH only allows Accident and Sickness Medical limit of \$50,000.

#### **COVERAGE SPECIFICS**

#### **Accident Medical Expense Benefit Premium Rates:**

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000
Up to Age 21	\$0.63	\$0.80	\$0.83	\$0.87
22-29	\$0.93	\$1.07	\$1.17	\$1.30
30-39	\$1.10	\$1.30	\$1.50	\$1.73
40-49	\$1.90	\$2.13	\$2.23	\$2.40
50-59	\$3.30	\$3.77	\$3.90	\$4.07
60-64	\$4.13	\$4.97	\$5.17	\$5.43
65-69	\$4.83	\$5.30	\$5.40	\$5.57
70-79	\$7.27	\$10.23	N/A	N/A
80+	\$12.73	N/A	N/A	N/A

## **Deductible Options:**

Deductible	\$0	\$50	\$100	\$250	\$500	\$1,000	\$2,500
Factor	1.30	1.20	1.10	1.00	.90	.80	.70

## Policy cancellation and refund

100% refund for policies cancelled prior to 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 On Call International.

#### 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 1 180 days.