



Safe Travels International Cost Saver 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 but not to the United States
- Unexpected recurrence of a Pre-Existing Medical Condition
- Up to \$1,000,000 in Primary 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
Unexpected Recurrence 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	\$2,500
Mental or Nervous Disorders	\$2,500
Physiotherapy/Physical Medicine/Chiropractic	\$50 per visit per day (10 visits)
Dental Treatment	\$500
Deductible Options	\$0, \$50, \$100, \$250 \$500, \$1,000, \$2,500 or \$5,000
Co-Insurance	100%
Emergency Medical Evacuation	100%
Political/Natural Disaster Evacuation	\$25,000
Repatriation of Remains	100%
Emergency Reunion	\$15,000
Return of Minor Children or Travel Companion	\$5,000
Trip Interruption	\$7,500 per policy period
Lost Baggage	\$1,000
AD&D	\$25,000 or \$10,000 (age dependent)
24/7 Emergency Assistance	Included

OPTIONAL UPGRADES	AD&D	\$50,000, \$100,000, \$250,000 \$50,000 or \$1,000,000
	Athletic Sports Coverage	Some Sports Covered Refer to Optional Upgrades Rate Chart

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.

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

COVERAGE SPECIFICS

Accident Medical Expense Benefit Daily Premium Rates:

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000
Up to age 21	\$0.54	\$0.68	\$0.71	\$0.74	\$0.82
22-29	\$0.80	\$0.91	\$1.00	\$1.11	\$1.25
30-39	\$0.94	\$1.11	\$1.28	\$1.48	\$1.70
40-49	\$1.62	\$1.82	\$1.90	\$2.04	\$2.70
50-59	\$2.81	\$3.21	\$3.32	\$3.46	\$3.63
60-64	\$3.52	\$4.23	\$4.40	\$4.62	\$5.22
65-69	\$4.11	\$4.51	\$4.59	\$4.74	\$5.39
70-79	\$6.80	\$8.70	N/A	N/A	N/A
80 and older	\$10.83	N/A	N/A	N/A	N/A

Persons up to age 64 are eligible for all plans

Persons age 65 to 79 are eligible for \$50,000 or \$100,000

Persons age 80 to 99 and over are eligible for the \$50,000 plan only

Deductible Daily Rate Options:

Deductible	\$0	\$50	\$100	\$250	\$500	\$1000	\$2500	\$5000
Factor	1.30	1.20	1.10	1.00	.90	.80	.70	.60

Optional Upgrades

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:

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

5: \$1,000,000 - \$8.00 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.