



### 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	<b>Included</b>
Hospital Room & Board Charge	<b>100%</b>
ICU Room & Board Charge	<b>100%</b>
Outpatient Medical	<b>100%</b>
Doctor Visits, X-rays, Prescriptions, Ambulance	<b>100%</b>
Emergency Medical Treatment of Pregnancy	<b>\$2,500</b>
Mental or Nervous Disorders	<b>\$2,500</b>
Physiotherapy/Physical Medicine/Chiropractic	<b>\$50 per visit per day</b> (10 visits)
Dental Treatment	<b>\$500</b>
Deductible Options	<b>\$0, \$50, \$100, \$250</b> <b>\$500, \$1,000, \$2,500 or \$5,000</b>
Co-Insurance	<b>100%</b>
Emergency Medical Evacuation	<b>100%</b>
Political/Natural Disaster Evacuation	<b>\$25,000</b>
Repatriation of Remains	<b>100%</b>
Emergency Reunion	<b>\$15,000</b>
Return of Minor Children or Travel Companion	<b>\$5,000</b>
Trip Interruption	<b>\$7,500 per policy period</b>
Lost Baggage	<b>\$1,000</b>
AD&D	<b>\$25,000 or \$10,000</b> (age dependent)
24/7 Emergency Assistance	<b>Included</b>

<b>OPTIONAL UPGRADES</b>	AD&D	<b>\$50,000, \$100,000, \$250,000</b> <b>\$50,000 or \$1,000,000</b>
	Athletic Sports Coverage	<b>Some Sports Covered</b> 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.