



## Safe Travels USA 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 to the United States
- \$75 Doctor Wellness Visit Benefit
- 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	\$1,000
Mental or Nervous Disorders	\$2,500
Physiotherapy/Physical Medicine/Chiropractic	\$50 per visit per day (10 visits)
Dental Treatment	\$250
Deductible Options	(In Network- \$0) \$0, \$50, \$100, \$250, \$500, \$1,000, \$2,500 or \$5,000
Urgent Care Co-Pay	\$30 (If the \$0 deductible is chosen, there is no co-pay)
Co-Insurance	In Network-100% Out of Network- 80%-\$5,000
Emergency Medical Evacuation	100%
Political/Natural Disaster Evacuation	\$25,000
Repatriation of Remains	\$50,000
Local Burial/Cremation	\$5,000
Emergency Reunion	\$15,000
Return of Minor Children or Travel Companion	\$5,000
Trip Interruption	\$5,000 per policy period
Lost Baggage	\$1,000
AD&D	\$25,000
24/7 Emergency Assistance	Included

OPTIONAL UPGRADES	24-Hour AD&D	\$50,000, \$100,000, \$250,000, or \$500,000
	Athletic Sports Coverage	Some Sports Covered Refer to Optional Upgrades Rate Chart
	Home Country/ Follow Me Home	\$50,000 Up to 60 days - prorated

### 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.

### Home Country/ Follow Me Home

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

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

**COVERAGE SPECIFICS**

**Accident Medical Expense Benefit Premium Rates:**

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000
Up to age 21	\$0.66	\$0.78	\$0.91	\$1.04	\$1.12
22-29	\$1.12	\$1.32	\$1.56	\$1.80	\$2.02
30-39	\$1.51	\$1.80	\$2.10	\$2.40	\$2.68
40-49	\$2.28	\$2.57	\$3.05	\$3.53	\$3.87
50-59	\$4.15	\$5.05	\$5.55	\$6.05	\$7.15
60-64	\$5.05	\$6.35	\$7.10	\$7.85	\$9.02
65-69	\$6.45	N/A	N/A	N/A	N/A
70-79	\$8.15	N/A	N/A	N/A	N/A
80-89	\$14.22	N/A	N/A	N/A	N/A

Use age at time of travel

Persons up to age 64 are eligible for all plans

Persons age 65 and older are eligible for the \$50,000 plan only

**Deductible 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**

<b>Home Country/ Follow Me Home:</b>
1.10 x the daily base plan rate
<b>Athletic Sports Coverage:</b>
1.20 x the daily base plan rate + monthly Sports Class rate
<ul style="list-style-type: none"> <li><b>•Class 1 Sports: Rate \$0 per month</b> Archery, Tennis, Swimming, Cross Country, Track, Volleyball &amp; Golf</li> <li><b>•Class 2 Sports: Rate \$26 per month</b> Ballet, Basketball, Cheerleading, Equestrian, Fencing, Field Hockey, Football (no division 1), Gymnastics, Hockey, Karate, Lacrosse, Polo, Rowing, Rugby &amp; Soccer</li> </ul>
<b>24 Hour AD&amp;D:</b>
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

**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.