

Medical Summary

The following is a schedule of benefits for Group Outreach. All amounts shown are in U.S. dollars.

SCHEDULE OF BENEFITS	BENEFIT DESCRIPTION
Plan Information	
§ Deductible	\$50.00
§ Coinsurance for treatment received outside the U.S.	No Coinsurance
§ Coinsurance for treatment received within the U.S.	
☐ In the PPO Network	The plan pays 90% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit
☐ Out of the PPO Network	The plan pays 80% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit
Medical Benefits – Usual, reasonable and customary charges, subject to deductible and coinsurance	
§ Hospital Room and Board	Up to the Maximum Limit for average semi-private room rate
§ Intensive Care	Up to the Maximum Limit
§ Medical Expenses	Up to the Maximum Limit
§ Out-patient Medical	Up to the Maximum Limit
§ Local Ambulance	Up to the Maximum Limit
§ Prescription Drugs	Up to the Maximum Limit
§ Emergency Room Accident	Up to the Maximum Limit
§ Emergency Illness – with In-patient Admission	Up to the Maximum Limit
§ Emergency Illness – without In-patient Admission	Up to the Maximum Limit with additional \$250 deductible
§ Dental – Injury due to accident	Up to the Maximum Limit
§ Dental – Sudden dental pain	Up to \$100
§ Hospital Daily Indemnity <i>(for U.S. citizens only)</i>	Up to \$100 per night up to a maximum of 10 days
International Emergency Care – When coordinated through the Plan Administrator	
§ Emergency Evacuation	Up to \$500,000 lifetime maximum (independent of Maximum Limit)
§ Emergency Reunion	Up to \$50,000
§ Return of Mortal Remains	Up to \$50,000
§ Return of Minor Children	Up to \$50,000
§ Political Evacuation	Up to \$10,000
§ Natural Disaster	\$100 per day for five days
§ Identity Theft Assistance	Up to \$500 per Period of Coverage

Medical Summary *(continued)*

SCHEDULE OF BENEFITS		BENEFIT DESCRIPTION
Additional Benefits		
§ Terrorism		Up to \$50,000 lifetime maximum
§ Sports & Activities Coverage		Up to Maximum Limit for basic sports
§ Sudden and Unexpected Recurrence of a Pre-existing Condition – Medical <i>(for U.S. citizens only)</i>		Up to age 65 with primary health plan - URC up to plan maximum. Up to age 65 without primary health plan - \$20,000 lifetime maximum. Age 65+ with or without primary health plan - \$2,500 lifetime maximum.
§ Sudden and Unexpected Recurrence of a Pre-existing Condition – Emergency Medical Evacuation <i>(for U.S. citizens 65 and younger only)</i>		Up to \$25,000 of eligible costs and expenses
§ Incidental Home Country Coverage		Up to a cumulative two weeks
§ Trip Interruption		Up to \$5,000
§ Common Carrier Accidental Death		\$50,000 to beneficiary; maximum of \$250,000 per family
§ Accidental Death and Dismemberment		\$25,000 principle sum
§ Lost Luggage		Up to \$50 per item of personal property; maximum of \$250 per Period of Coverage

Optional Sports Rider

The Rider provides up to the lifetime maximums listed below for the following activities as long as they are engaged in solely for leisure, recreation, or entertainment purposes; Abseiling, BMX, Bobsledding, Bungee jumping, Canyoning, Caving, Hang Gliding, Heli-Skiing, High Diving, Hot Air Ballooning, Inline Skating, Jet Skiing, Jungle Zip Lining, Mountaineering or Rock Climbing up to elevation of 4500 meters from ground level with proper ropes and guides, Mountain Biking, Parachuting, Parascending, Piloting a non-commercial aircraft, Rappelling, Scuba Diving (to 50 meters), Snorkeling, Snow Skiing, Snow Boarding, Snowmobiling, Skydiving, Spelunking, Whitewater Kayaking or Whitewater rafting in water less than Class V difficulty, Wildlife Safaris, and Windsurfing

SCHEDULE OF BENEFITS		BENEFIT DESCRIPTION	
<i>Rider will apply to all individuals listed on the Application Form.</i>			
§ Adventure Sports Rider <i>(available to insureds up to age 65)</i>	<u>Age</u>	<u>Lifetime Maximum</u>	
	0 - 49	\$50,000	
	50 - 59	\$30,000	
	60 - 64	\$15,000	

This is only a summary of proposed benefits and coverages. Please refer to the Certificate Wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility, and exclusions outlined in this summary. The Certificate Wording prevails over any information provided in this summary and is available upon request prior to purchase.