



Medical + Travel Insurance Summary

SCHEDULE OF BENEFITS		BENEFIT DESCRIPTION	
Plan Information		Maximum Limit \$500,000	
▪ Deductible		\$0	
▪ Coinsurance for treatment received outside the U.S.		No Coinsurance	
▪ Coinsurance for treatment received within the U.S.		No Coinsurance	
<input type="checkbox"/> In the PPO Network		The plan pays 90% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit	
<input type="checkbox"/> 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	
▪ Emergency Evacuation		Up to \$500,000 lifetime maximum	
▪ 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	
▪ 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 Coverage			
▪ Trip Interruption		Up to \$5,000	
▪ Common Carrier Accidental Death		\$50,000 to beneficiary; maximum of \$250, 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	
Riders			
• Optional Adventure Sport Rider		<u>Age</u>	<u>Lifetime Maximum</u>
		0 - 49	\$50,000
		50 - 59	\$30,000
		60 - 64	\$15,000
Led2Serve Partners with a third-party vendor for Medical + Travel Insurance. Additional terms may apply. Contact Health Market Group for benefits Questions. Address: .6667 E. Harrold Road Churubusco IN 46723 Phone: 888-589-3000 X 102			