



Dash Supreme

Travel Medical Plan

Care, Anywhere



Comprehensive travel medical coverage designed for individuals seeking broader medical protection while traveling outside their home country.

TRAVEL MEDICAL COVERAGE MATTERS

Traveling outside your home country can be a rewarding experience, but access to healthcare often becomes more complex once you are abroad.

Many domestic health insurance plans provide limited or no coverage outside national borders. An unexpected illness or injury may result in high medical expenses, unfamiliar healthcare systems, and challenges in arranging appropriate treatment or emergency support.

Travel medical coverage is designed to help manage these risks by providing access to medical benefits and emergency assistance services while you are traveling outside your home country.



WHY DASH SUPREME

Dash Supreme is designed to provide broader travel medical protection for individuals traveling outside their home country.

The plan offers coverage for medically necessary, non-elective treatment resulting from sudden illness or injury during a covered trip, along with access to emergency medical and travel-related assistance services.

Coverage under Dash Supreme applies only when the insured person is outside their home country and is subject to the policy's terms, conditions, exclusions, and benefit limits



This Plan is applicable only for non-US Citizens.

WHO DASH SUPREME IS FOR

Dash Supreme is suitable for

-  International traveler
-  Individuals undertaking extended or longer-duration travel
-  Travelers seeking broader medical protection
-  Individual coverage
-  Family coverage
-  Individuals with pre-existing medical conditions, subject to policy criteria



AREA OF COVERAGE

Dash Supreme provides travel medical coverage for insured persons while traveling outside their home country.

Coverage applies worldwide, subject to the terms of the policy. Benefits are available only when the insured person is outside the home country and during the selected policy period.

The home country is defined in the policy and generally refers to the country of citizenship, permanent residence, or declared home country. Coverage does not apply once the insured person returns to the home country.

POLICY PERIOD & ELIGIBILITY

■ Policy Period

Coverage begins on the effective date shown on the Declaration of Insurance and continues until the policy expiration date, subject to policy terms and continued eligibility.

The total period of coverage, including any extensions, may not exceed 364 days. Coverage cannot be extended beyond this maximum duration.

■ Eligibility

Dash Supreme is available to eligible individuals who meet the age requirements specified in the policy and who are legally traveling outside their home country, including holding valid travel documentation and visas where required.

Coverage under this policy is excess to any other valid and collectible insurance or benefit available through third parties.



PLAN STRUCTURE AT A GLANCE

Dash Supreme is structured around providing medical coverage and emergency support during unexpected situations while traveling outside the home country.

The plan focuses on essential areas of protection that address both medical treatment needs and emergency coordination during a covered trip.



COVERAGE STRUCTURE

1. Medical care for sudden illness or injury
2. Inpatient and outpatient treatment
3. Coverage for pre-existing conditions and worsening, subject to policy limits
4. Emergency medical evacuation
5. Repatriation benefits
6. Trip interruption benefits
7. 24/7 emergency assistance services

MEDICAL EXPENSE COVERAGE

Dash Supreme provides coverage for medically necessary, non-elective treatment resulting from sudden illness or injury while the insured person is traveling outside the home country.

Medical expense coverage is intended to address unexpected health events that require diagnosis, treatment, or stabilisation during a covered trip. Coverage includes inpatient and outpatient medical care provided by licensed healthcare professionals, subject to policy limits and conditions.

Deductibles, coinsurance, and pre-authorisation requirements apply. Dash Supreme does not cover routine, preventive, or elective medical care and is not intended to replace domestic health insurance.

ACUTE ONSET OF PRE-EXISTING CONDITIONS

Dash Supreme includes coverage for pre-existing medical conditions and worsening of pre-existing conditions, subject to specific eligibility criteria, benefit limits, deductibles, and policy requirements.

Coverage applies only when treatment is medically necessary and non-elective, and all claims related to pre-existing conditions are assessed based on medical documentation and policy-defined criteria.

Coverage does not apply to routine care, preventive care, or ongoing management of chronic conditions unless otherwise specified in the policy.

Certain pre-existing condition claims may be subject to additional requirements, including stability of the condition prior to travel and timing of symptom onset, as defined in the policy.

YOUR BENEFITS

Dash Supreme provides a defined set of travel medical and emergency-related benefits designed to support insured persons during covered trips outside their home country.

■ *Your benefits under Dash Supreme include:*

- Coverage for medical expenses arising from sudden illness or injury
- Coverage for pre-existing conditions and worsening, subject to policy limits
- Emergency medical evacuation when appropriate treatment is not available locally
- Repatriation of mortal remains or local cremation, subject to limits
- Accidental death benefits, where applicable

All benefits are payable in accordance with the Schedule of Benefits, applicable sub-limits, deductibles, coinsurance, and policy conditions.



SCHEDULE OF BENEFITS

This section provides an overview of the core medical expense benefits available under the Dash Supreme plan.

Coverage applies only when treatment is medically necessary and received outside the insured person's home country. Eligibility is subject to age requirements defined in the policy at the effective date of coverage.



MEDICAL EXPENSE BENEFITS

BENEFITS	IN-NETWORK	OUT-OF-NETWORK
Total Annual Maximum (Age 0—69)	\$160,000 / \$350,000	\$160,000 / \$350,000
Total Annual Maximum (Age 70—99)	\$100,000	\$100,000
Maximum for Pre-Existing Conditions (Age 0—69)	\$25,000 / \$40,000	\$25,000 / \$40,000
Maximum for Pre-Existing Conditions (Age 70—99)	\$25,000	\$25,000
Deductible per Injury / Illness	\$100 / \$250 / \$500 / \$1,000 \$2,500 / \$5,000	\$100 / \$250 / \$500 / \$1,000 \$2,500 / \$5,000
Deductible for Pre-Existing Conditions	\$500 / \$1,000 / \$5,000	\$500 / \$1,000 / \$5,000
Coinsurance	Insurance pays 80% after deductible	Insurance pays 50% after deductible
Urgent Care Visit	\$25 co-pay	\$25 co-pay
Incurral Period	30 days	30 days
Area of Coverage	Outside Home Country	Outside Home Country

MEDICAL BENEFIT SUB-LIMITS

Certain medical services are subject to specific sub-limits, which apply within the overall maximum benefit.

BENEFITS	NEW SICKNESS / ACCIDENT	PRE-EXISTING CONDITIONS
Hospital Room & Board	\$40,000	\$35,000
Hospital Ancillary Services	\$40,000	\$35,000
Intensive Care Unit	\$50,000	\$50,000
Doctor Surgical Expenses	Up to maximum benefit	\$20,000
Assistant Surgeon	Up to maximum benefit	\$5,000
Outpatient Physical Therapy	\$750 (\$50 per visit)	Included, subject to limits
Outpatient Diagnostics	\$2,000 per period	Included, subject to limits
Emergency Room	Up to maximum benefit	\$6,000
Prescription Drugs	\$700	Included, subject to limits
UTI Diagnostic & Treatment	\$3,500 per period	Included, subject to limits

ADDITIONAL BENEFITS

The following benefits are not subject to a deductible but cannot exceed the overall maximum benefit.

BENEFITS	NEW SICKNESS / ACCIDENT
Trip Interruption	Economy ticket up to \$1,500
Emergency Medical Evacuation	Up to \$20,000
Repatriation of Mortal Remains	\$17,500 or \$2,200 local
Accidental Death Principal Sum	\$27,500

All benefits require advance approval and coordination where specified in the policy.



EMERGENCY MEDICAL EVACUATION & REPATRIATION

Emergency medical evacuation applies when appropriate treatment is not available locally and transportation to the nearest suitable medical facility is required.

All evacuation and repatriation services must be authorised and coordinated through the Claims Administrator, except where emergency circumstances prevent prior contact.

If an insured person declines or refuses a medically recommended evacuation, coverage for expenses incurred after the recommendation may not be available, in accordance with policy terms.



EMERGENCY ASSISTANCE & CLAIMS SUPPORT

Dash Supreme provides access to emergency assistance services during covered trips.

1. 24/7 emergency support
2. Assistance locating medical facilities
3. Coordination of care
4. Claims guidance and documentation support

Insured persons should retain all medical records, bills, and receipts. Certain services require pre-authorization.



KEY EXCLUSIONS & IMPORTANT CONDITIONS

Coverage does not apply to treatment received in the insured person's home country, routine or elective care, treatment that is not medically necessary, or circumstances specifically excluded under the policy.

Certain sports, adventure activities, high-risk occupations, and other excluded activities are detailed in the full policy wording.

This brochure provides a summary only. Full terms, conditions, limitations, and exclusions are contained in the policy documents.



GENERAL CONDITIONS

Coverage applies only while the insured person is outside the home country.

All benefits are subject to maximum limits, sub-limits, deductibles, coinsurance, and documentation requirements. Compliance with policy terms is required for benefits to be payable.

This brochure is intended as a summary of coverage only and does not form part of the insurance contract.



READY FOR YOUR NEXT TRIP?

Dash Supreme offers travel medical coverage and access to emergency assistance services during covered trips, subject to policy terms and conditions.



Emergency Assistance (24/7)

Help@claimsorted.com
Phone: +16465354908

Claims & Support

Claims forms and member access:
www.dashmga.com/claims
www.dashmga.com/members

Customer Support

support@dashmga.com
www.dashmga.com