

Safe Travels USA 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, 14 days to 89 years old at the time of travel, 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 Secondary 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 per policy period)
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 (does not cover lost trip cost)
Lost Baggage	\$1,000 (per policy period)
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	Optional- Some Sports Covered Refer to Optional Upgrades
	Home Country/ Follow Me Home	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**.

Max Limit: \$50,000

Deductible	\$0	\$50	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000
Up to age 21	\$1.24	\$1.14	\$0.93	\$0.95	\$0.86	\$0.76	\$0.67	\$0.54
22-29	\$1.26	\$1.26	\$1.07	\$0.97	\$0.87	\$0.78	\$0.68	\$0.60
30-39	\$1.69	\$1.60	\$1.43	\$1.30	\$1.17	\$1.04	\$0.91	\$0.85
40-49	\$2.60	\$2.45	\$2.20	\$2.00	\$1.80	\$1.60	\$1.40	\$1.25
50-59	\$4.43	\$4.23	\$3.75	\$3.41	\$3.07	\$2.73	\$2.39	\$2.17
60-64	\$5.59	\$5.30	\$4.73	\$4.30	\$3.87	\$3.44	\$3.01	\$2.65
65-69	\$6.41	\$5.92	\$5.42	\$4.93	\$4.44	\$3.94	\$3.45	\$3.05
70-79	\$8.78	\$8.25	\$7.43	\$6.75	\$6.08	\$5.40	\$4.73	\$4.15
80-89	\$23.00	\$21.00	\$19.00	\$17.00	\$15.00	\$13.50	\$11.40	\$9.40

Max Limit: \$100,000

Deductible	\$0	\$50	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000
Up to age 21	\$1.39	\$1.38	\$1.18	\$1.07	\$0.96	\$0.86	\$0.75	\$0.40
22-29	\$1.66	\$1.64	\$1.41	\$1.28	\$1.15	\$1.02	\$0.90	\$0.67
30-39	\$2.15	\$2.10	\$1.82	\$1.65	\$1.49	\$1.32	\$1.16	\$0.92
40-49	\$3.30	\$3.00	\$2.70	\$2.45	\$2.21	\$1.96	\$1.72	\$1.31
50-59	\$5.59	\$5.36	\$4.73	\$4.30	\$3.87	\$3.44	\$3.01	\$2.76
60-64	\$7.09	\$6.70	\$6.00	\$5.45	\$4.91	\$4.36	\$3.82	\$3.34
65-69	N/A	N/A	N/A	\$6.00	\$5.50	\$4.30	\$4.13	\$3.55
70-79	N/A	N/A	N/A	\$9.00	\$8.00	\$7.50	\$6.00	\$5.00

Max Limit: \$250,000

Deductible	\$0	\$50	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000
Up to age 21	\$1.56	\$1.54	\$1.32	\$1.20	\$1.08	\$0.96	\$0.84	\$0.66
22-29	\$1.89	\$1.84	\$1.60	\$1.45	\$1.31	\$1.16	\$1.02	\$0.76
30-39	\$2.65	\$2.55	\$2.35	\$2.10	\$1.79	\$1.62	\$1.39	\$1.19
40-49	\$3.70	\$3.60	\$3.30	\$2.90	\$2.70	\$2.39	\$2.15	\$1.56
50-59	\$7.00	\$6.37	\$5.75	\$5.14	\$4.63	\$4.11	\$3.70	\$3.33
60-64	\$8.26	\$7.35	\$6.90	\$6.35	\$5.65	\$5.25	\$4.60	\$3.75

Max Limit: \$500,000

Deductible	\$0	\$50	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000
Up to age 21	\$1.82	\$1.78	\$1.54	\$1.40	\$1.26	\$1.12	\$0.98	\$0.73
22-29	\$2.01	\$1.96	\$1.70	\$1.55	\$1.40	\$1.24	\$1.09	\$0.89
30-39	\$2.73	\$2.65	\$2.31	\$2.10	\$1.89	\$1.68	\$1.47	\$1.23
40-49	\$3.90	\$3.77	\$3.41	\$3.10	\$2.85	\$2.48	\$2.17	\$2.00
50-59	\$7.09	\$6.74	\$6.00	\$5.45	\$4.91	\$4.36	\$3.82	\$3.09
60-64	\$8.69	\$8.30	\$7.35	\$6.68	\$6.01	\$5.34	\$4.68	\$4.00

Max Limit: \$1,000,000

Deductible	\$0	\$50	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000
Up to age 21	\$2.08	\$2.02	\$1.76	\$1.60	\$1.44	\$1.28	\$1.12	\$0.58
22-29	\$2.21	\$2.14	\$1.87	\$1.70	\$1.53	\$1.36	\$1.19	\$0.88
30-39	\$2.96	\$2.81	\$2.51	\$2.28	\$2.05	\$1.82	\$1.60	\$1.03
40-49	\$4.28	\$4.31	\$3.91	\$3.55	\$3.20	\$2.84	\$2.49	\$2.10
50-59	\$7.79	\$7.29	\$6.59	\$5.99	\$5.39	\$4.79	\$4.19	\$3.64
60-64	\$9.95	\$9.25	\$8.42	\$7.65	\$6.89	\$6.12	\$5.36	\$4.60

Optional Upgrades

Home Country/ Follow Me Home:

Premium Cost ÷ # of insured days x 0.10

Athletic Sports Coverage:

Premium Cost ÷ # of insured days x 1.20 + Rate Per Class

- **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: Increase to \$50,000 max.
+\$0.25 per person per day - All Ages
- 2: Increase to \$100,000 max.
+\$0.50 per person per day - Ages 19 to 79
- 3: Increase to \$250,000 max.
+\$1.75 per person per day - Ages 19 to 69
- 4: Increase to \$500,000 max.
+\$4.00 per person per day - Ages 19 to 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 travel.
- Rates are subject to change prior to enrollment.
- Coverage from 5 days to 1 year; renewable up to 2 years.

Benefits listed describe all of the travel insurance benefits, underwritten by GBG Insurance Limited. There are certain restrictions, exclusions and limitations that apply to all services and coverages. Plan benefits, limits, and provisions may vary by state. To review full plan details online, visit www.trawickinternational.com. You will receive a Certificate of Insurance depending on your country of residence and description of 24-hour emergency assistance services which describes the benefits and limitations in detail.