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Global Citizen EXP Health Plan Benefits by HTH.

Global Citizen EXP offers 100% coverage across most benefits. All Global Citizen EXP plans have an **Unlimited Lifetime Maximum** and a \$250,000 maximum benefit for emergency medical evacuation.

Features	Benefits
Lifetime Maximum per Insured Person	Unlimited
Annual Maximum per Insured Person	Unlimited
Preventative and Primary Care	Insurer waives deductible
Preventative Care For Babies/Children: (Birth to Age 18)	100%
a. Office Visits/examination b. Immunizations, Lab work & X-rays	
Preventative Care For Adults: (Age 19 and Older)	100%
a. Routine Pap Smears, annual mammogram	
b. PSA For Men	
c. Annual Physical Examination/Health Screening d. Diagnostic lab work & X-rays	
Primary Care Office Visits	All except a \$10 copay per visit 1
Professional Services	Insurer Pays After Deductible is Met
Surgery, anesthesia, radiation therapy, in-hospital doctor visits, diagnostic X-ray and lab work.	100%
Inpatient Hospital Services	Insurer Pays After Deductible is Met
Surgery, X-rays, in-hospital doctor visits, Organ/Tissue Transplant	100%
In-patient medical emergency 2	100%
In-patient drugs	100%
Ambulatory and Therapeutic Services	Insurer Pays After Deductible is Met
Ambulatory Surgical Center	100%
Ambulance Service	100%
Accidental Dental	\$1,000 per year, \$200 per tooth
Acupuncture and Chiropractic Services	100% up to \$2,000
Durable Medical Equipment	100%
Infusion Therapy	100%
Physical/Occupational Therapy	\$30/visit, 12 visits per year
Basic Prescription Drug Benefit	50% of actual charges up to \$500

Rehabilitation and Therapy	Insurer Pays After Deductible is Met
a. Inpatient Mental Health	100% up to 60 days
b. Outpatient Mental Health	75% up to 40 visits/60% thereafter
c. Inpatient Substance Abuse	100% up to 60 days detox
d. Outpatient Substance Abuse	75% up to 40 visits/60% thereafter
Optional Prescription Drug Benefit	Insurer Waives Deductible
Subject to \$3,000 Maximum Benefit per Insured Person per Policy Period	80% of actual charges
Global Travel Benefits	Insurer Waives Deductible
Medical Evacuation	Up to \$250,000
Repatriation of Remains	Up to \$25,000
Accidental Death and Dismemberment	\$50,000

Global Citizen EXP Plan ^{1,2}	Deductible ³
Elite	\$0
250	\$250
500	\$500
1,000	\$1,000
2,500	\$2,500
5,000	\$5,000
10,000	\$10,000

1. Copay waived when visiting an HTH Worldwide contracted provider.
2. Emergency room visits that do not result in inpatient admissions will be subject to a \$50 penalty.
3. Deductibles are Per Person per Calendar Year. A family is charged a maximum of 2.5 deductibles.

Services provided in addition to the benefits above

- ▶ Ready access to quality care
 - Access to HTH Worldwide's global community of carefully selected, contracted hospitals, physicians, dentists and behavioral health professionals in over 180 countries.
 - Detailed provider profiles including medical training.
 - Personalized appointment scheduling and recruitment.
 - Direct payment to providers.
 - Fully profiled international treatment options.
 - Emergency evacuation.
 - View More Details at www.medsecureintl.com

▶ mPassport and Global Health and Safety Resources

- Online and mobile assistance tools with full telephone support.
- Daily email of health and security alerts
- Detailed descriptions of health facilities and security issues by destination
- Translation databases for brand name drugs and medical terms/phrases.
- Web pages capturing key personalized HTH Resources by destination.
- View More Details at www.medsecureintl.com

For Exclusions and Limitations see Plan Description Sample at www.medsecureintl.com

Ten Day Money Back Guarantee

YOUR SATISFACTION IS GUARANTEED. We are so confident in our products that we offer the best guarantee in the business! If you are not completely satisfied with our Global Citizen Product, simply return your Certificate of Insurance and your ID Card to HTH within 10 days of receipt and include a letter indicating your desire to cancel. If you have not already used your insurance benefits, you will receive a full refund.