

Benefit Levels

HTH Global HealthGuard generally has three tiers of coverage: 100% outside the U.S.; 80% in-network inside the U.S.; 60% out-of-network inside the U.S. The standard plans have a **\$5,000,000 lifetime maximum** and a \$100,000 maximum benefit for emergency medical evacuation. This Benefit Schedule is a sample plan design. Customized plan designs are also available.

Benefits	Outside U.S.	U.S. (In Network)	U.S. (Outside Network)
Preventive and Office Visits - Insurer Waives Deductible			
Physician Office Visits (Adult)	All except a \$10 copay per visit ¹	All except a \$30 copay per visit	60% to Out-of-Pocket Maximum then 100%
Physician Office Visits (Children 0-18)	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Unlimited Well Baby Visits	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Child Immunizations, Lab and X-rays	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Women: (25 and Older) Routine Pap Smears, annual mammogram	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
PSA for Men	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
One Routine Physical Per Year	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Professional Services - Insurer Pays After Deductible is Met			
Surgery, anesthesia, radiation therapy, in-hospital doctor visits, diagnostic X-ray and lab work.	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Maternity	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Inpatient Hospital Services - Insurer Pays After Deductible is Met			
Surgery, X-rays, in-hospital doctor visits, Organ/Tissue Transplant	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
In-patient medical emergency ²	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
In-patient drugs	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Ambulatory and Therapeutic Services - Insurer Pays After Deductible is Met			
Ambulatory Surgical Center	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Ambulance Service	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Accidental Dental	\$1,000 per year, \$200 per tooth	\$1,000 per year, \$200 per tooth	\$1,000 per year, \$200 per tooth
Acupuncture and Chiropractic Services	100% up to \$2,000	100% up to \$2,000	100% up to \$2,000
Durable Medical Equipment	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Infusion Therapy	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Physical/Occupational Therapy	\$30/visit, 12 visits per year	\$30/visit, 12 visits per year	\$30/visit, 12 visits per year
Prescription Drug Benefit			
	Generics: 100% after \$10 copay Brandname: 100% after \$25 copay \$25,000 Annual Limit	Generics: 100% after \$10 copay Brandname: 100% after \$25 copay \$25,000 Annual Limit	80% benefit after integrated deductible is met \$25,000 Annual Limit
Global Travel Benefits - Insurer Waives Deductible			
Medical Evacuation	Up to \$100,000	n/a	n/a
Repatriation of Remains	Up to \$25,000	n/a	n/a
Accidental Death and Dismemberment	\$50,000	\$50,000	\$50,000

¹ The Copay is 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.

Participating and Non-Participating Providers	Inpatient Benefit	Outpatient Benefit
Mental Health	100% up to 20 days per year	80% up to 30 visits per year
Substance Abuse	100% up to 12 days of detox	80% up to 30 visits per year

Other Benefits	Limits
Home Health Care	100% Covered Expenses, as many as 30 visits per year
Skilled Nursing Facilities	100% with a maximum Covered Expense of \$250 per day, as many as 50 days per year
Hospice	100% with a maximum Covered Expense of \$5,000 per lifetime