

HTH Worldwide TRAVELGAP® Plan Comparison

Benefits and Details	HTH Worldwide	Competing Company
Underwriting and Compliance	TravelGap Medical Policy	Membership Assistance Program
Type of program	Life and Health Insurance	Membership Program
Insurance policy Licensed & Approved in the U.S.	✔	N/A – not insurance
Policy complies with U.S. Health Insurance laws	✔	✘
AM Best Rating	A- (Excellent)	Not rated
Benefit Information		
Pre-existing conditions covered	✔	✔
Medical Evacuation covered	✔	✔
Hospitalization covered	✔	✘
Physician office visits covered	✔	✘
Inpatient prescription drugs	✔	✘
Outpatient prescription drugs	✔	✘
Terrorism Covered with No Excluded Countries	✔	✘
Accidental Death and Dismemberment	✔	✘
Global Health and Assistance		
Medical referral and 24 hour assistance	✔	✔
5,500 contracted doctor profiles in 180 countries	✔	✘
4,900 hospital/facility profiles in 210 countries	✔	✘
City health profiles for 1,500 destinations	✔	✘
Direct payment to doctors and hospitals	✔	✘
Medical and Drug Translation Information	✔	✘
Highest Credentialing Standards in the Industry	✔	✘
Annual Pricing		
Age 50 or younger	Silver: \$89 Gold: \$159	\$225
Age 51-84	Silver: \$109 Gold: \$199	\$225
Age Maximum	84 years	75 years