

## HTH Worldwide TRAVELGAP® Excursion Plan Comparison

Comparison	HTH Worldwide	Competing Plan
<b>Insurer &amp; Policy Information</b>		
Insurance Company Located in the U.S.	✓	✗
Insurance Policy Licensed & Admitted in the U.S.	✓	✗
Policy Complies with U.S. Health Insurance Laws	✓	✗
<b>Benefit Information</b>		
Choice of Medical Limits and Deductibles	✓	✓
Separate Medical and Medical Evacuation Limits	✓	✗
Full Medical Limit Due to a Pre-existing Condition	✓	✗
Full Evacuation Limit Due to a Pre-existing Condition	✓	✗
Precertification Penalty Waived for Hospitalization	✓	✗
Highest Baggage Limits	✓	✗
Terrorism Covered to Policy Maximum	✓	✗
Terrorism Covered with No Excluded Countries	✓	✗
<b>Global Health and Safety Services</b>		
5,200 Doctor Profiles in 180 Countries	✓	✗
4,825 Hospital/Facility Profiles in 210 Countries	✓	✗
Direct Payment to Both Doctors and Hospitals	✓	✗
Medical and Drug Translation Information	✓	✗
Highest Credentialing Standards in the Industry	✓	✗
<b>Pricing (\$250 deductible/\$1,000,000 limit)</b>		
	Per day pricing	Per day pricing
0-18	\$1.00	\$1.55
19-29	\$1.48	\$1.65
30-39	\$1.73	\$2.15
40-49	\$2.48	\$2.75
50-59	\$3.83	\$4.60
60-64	\$4.61	\$6.05
65-69	\$6.13	\$6.35
70-74	\$8.41	Not Available
75-84	\$16.79	Not Available
Dependent Child	\$1.00	\$1.00