







## HTH Worldwide TRIPPROTECTOR CLASSIC<sup>SM</sup> Plan Comparison

Comparison	HTH Worldwide	Competing Plan
<b>Coverage Maximums</b>		
Medical Coverage	\$250,000	\$15,000
Emergency Evacuation	\$1,000,000	\$150,000
Travel Accident (AD & D) Coverage	\$50,000	\$25,000
Travel Delay	\$1,000	\$500
Baggage Loss	\$1,000	\$750
Baggage Delay	\$200 after 12 hrs.	\$200 after 24 hrs.
<b>Benefit Information</b>		
Trip Cancellation	100% up to \$25,000	100% up to \$100,000
Trip Interruption	150%	100%
Pre-existing conditions exclusion waived	Within 14 days of initial trip payment	Within 15 days of initial trip payment
<b>Global Health and Safety Services</b>		
7,100 Contracted Physicians and 2,000 Contracted Facilities in 190 Countries		
7,400 Profiled Facilities in 210 Countries		
Direct Payment to Both Doctors and Hospitals Outside the U.S.		
Medical and Drug Translation Information		
Highest Credentialing Standards in the Industry		
<b>Trip Cost (Age 35, 10-day trip to Caribbean)</b>		
	<b>Price</b>	<b>Price</b>
\$500	\$38	\$39
\$1,000	\$51	\$51
\$2,500	\$94	\$110
\$5,000	\$190	\$224
<b>Trip Cost (Age 35, 10-day trip to Europe)</b>		
	<b>Price</b>	<b>Price</b>
\$500	\$41	\$39
\$1,000	\$55	\$51
\$2,500	\$102	\$110
\$5,000	\$206	\$224