

HTH Worldwide TRAVELGAP® Excursion Plan Comparison

| Comparison | HTH Worldwide | Competing Plan |
|--|-----------------|-----------------|
| Insurer & Policy Information | | |
| Insurance Company Located in the U.S. | ✓ | ✗ |
| Insurance Policy Licensed & Admitted in the U.S. | ✓ | ✗ |
| Policy Complies with U.S. Health Insurance Laws | ✓ | ✗ |
| Benefit Information | | |
| 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 | ✓ | ✗ |
| Terrorism Covered to Policy Maximum | ✓ | ✗ |
| Terrorism Covered with No Excluded Countries | ✓ | ✗ |
| Global Health and Safety Services | | |
| 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 | ✓ | ✗ |
| Medical and Drug Translation Information | ✓ | ✗ |
| Highest Credentialing Standards in the Industry | ✓ | ✗ |
| Pricing (\$0 deductible/\$1,000,000 limit) | | |
| | Per day pricing | Per day pricing |
| 0-18 | \$1.30 | \$1.63 |
| 19-29 | \$1.80 | \$1.63 |
| 30-39 | \$2.28 | \$2.13 |
| 40-49 | \$3.27 | \$2.88 |
| 50-59 | \$4.41 | \$4.50 |
| 60-64 | \$6.52 | \$6.75 |
| 65-69 | \$8.16 | \$7.13 |
| 70-74 | \$13.04 | \$7.13 |
| Dependent Child | \$1.30 | \$1.63 |