

HTH Worldwide TRAVELGAP® Voyager 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 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	\$1.07	\$1.63
19-29	\$1.46	\$1.63
30-39	\$1.86	\$2.13
40-49	\$2.66	\$2.88
50-59	\$3.59	\$4.50
60-64	\$5.32	\$6.75
65-69	\$6.66	\$7.13
70-74	\$10.64	\$7.13
Dependent Child	\$1.07	\$1.63