

TravelPak™

medical insurance and trip cancellation coverage

MEDICAL EXPENSES	Maximum benefit \$10,000 with no deductible
EMERGENCY EVACUATION	Maximum benefit \$100,000
EXTENDED HOSPITALIZATION Defrays the cost of one round-trip flight if hospitalization exceeds 48 hours.	Maximum benefit \$1,000
ACCIDENTAL DEATH AND/OR DISMEMBERMENT	Maximum benefit \$25,000 with additional benefit of up to \$10,000 for repatriation of remains
OVERSEAS ASSISTANCE SERVICES	Emergency legal assistance, 24-hour message service, emergency cash, and other benefits
BAGGAGE AND PERSONAL EFFECTS	Maximum benefit \$500
BAGGAGE DELAY	Maximum benefit \$200
TRAVEL DELAY	Maximum benefit \$750 (up to \$150 per day)
TRIP INTERRUPTION Defrays the cost of a one-way airline ticket due to death or serious illness of a participant and/or family member normally living in his/her household.	Maximum benefit \$750
TRIP CANCELLATIONS Due to injury, illness or death, or political unrest; some restrictions apply.	30 days or more before departure: Refund of all sums paid, less \$95 Membership/Registration Fee, \$225 service fee Within 30 days of departure: Refund of 75% of sums paid, less \$95 Membership/Registration Fee, \$225 service fee The cost of airline tickets and/or airline penalties will be withheld from any refund due.

plan details

Standard Benefits

MEDICAL EXPENSES ACCIDENT AND SICKNESS Provides reimbursement up to \$1,000 for reasonable and customary medical expenses incurred within 365 days of a covered Sickness or Injury which occurs while on your trip; emergency dental treatment received during your trip, for a covered injury or sickness which occurs while on your trip. There is a \$500 deductible.

TravelPak™ Benefits Included in program tuition

MEDICAL EXPENSES ACCIDENT AND SICKNESS Provides reimbursement up to \$10,000 for reasonable and customary medical expenses incurred within 365 days of a covered Sickness or Injury which occurs while on your trip. In-patient hospital bills payable \$100 per day up to a maximum of 100 days. There is no deductible.

EMERGENCY EVACUATION Provides coverage due to an injury or sickness, providing a legally licensed physician certifies the severity of your condition is such that you must be evacuated for medical treatment to the closest, most appropriate facility or, if warranted, be brought back to the United States.

EXTENDED HOSPITALIZATION Provides coverage to defray the cost of one round-trip airline ticket for a family member if hospitalization exceeds 48 hours.

OVERSEAS ASSISTANCE SERVICES Emergency legal assistance, 24-hour message service, emergency cash, and other benefits provided by The American International Group, Inc.

BAGGAGE AND PERSONAL EFFECTS Provides maximum benefit up to \$500 for loss or damage of baggage and personal effects.

BAGGAGE DELAY Provides maximum benefit up to \$200 for baggage delay.

TRAVEL DELAY Provides maximum benefit of \$750 (up to \$150 per day) for travel delay.

TRIP INTERRUPTION Provides coverage to defray the cost of a one-way return airline ticket due to death or serious illness of a participant and/or family member normally living in his/her household.

MEDICAL CANCELLATION Provides coverage for the death, serious injury or illness of a participant, or of an immediate family member of a participant normally living in his/her household; not to include psychological disorders, normal pregnancies, or to include medical conditions pre-existing at the time of enrollment/application, and subject in all cases to

non-confidential written verification by a licensed, practicing physician and/or medical authorities.

CANCELLATION DUE TO POLITICAL UNREST Provides coverage for elective cancellation of program participation because of the issuance of a formal "travel warning" issued by the U.S. State Department upon its determination that a "terrorist incident" has deemed an area unsafe for travel, and specifically warning against travel to an overseas country/city to be visited on the tour, which warning is issued within 45 days of the scheduled arrival of the tour in the country/city. Certain exclusions and limitations apply.

The TravelPak™ package is included in the Program Tuition. Coverage becomes effective only upon payment in full of all travel program fees.

Life, health, baggage, trip delay and overseas assistance insurance policies are underwritten by The American International Group, Inc.