

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	✔	✘
Highest Baggage Limits	✔	✘
Terrorism Covered to Policy Maximum	✔	✘
Terrorism Covered with No Excluded Countries	✔	✘
Global Health and Safety Services		
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	✔	✘
Pricing (\$250 deductible/\$1,000,000 limit)		
	Per day pricing	Per day pricing
0-18	\$0.87	\$1.55
19-29	\$1.33	\$1.65
30-39	\$1.56	\$2.15
40-49	\$2.24	\$2.75
50-59	\$3.49	\$4.60
60-64	\$4.20	\$6.05
65-69	\$5.60	\$6.35
70-74	\$7.69	Not Available
Dependent Child	\$0.87	\$1.00