

CARE OPTION

Care is our base-level international healthcare plan, offering expats a comprehensive insurance package, including full emergency room, surgery and outpatient medication benefits, along with emergency medical evacuation and multiple deductible options.

BENEFIT	CARE	
Area of Coverage	Worldwide	Worldwide
Currency	USD	USD
Lifetime Maximum Benefit	1,000,000	1,000,000
Eligibility Age	0-74	0-74
Deductible Options \$250, \$500, \$1,000, \$2,500 & \$5,000	Subject to applicable deductible [1 per person & 3 per Family]	Subject to applicable deductible [1 per person & 3 per Family]
Coinsurance [Applied only when in the U.S.]	100% In country and 80% in the U.S. in Network	50% Out of Network
Out of Pocket Maximum per Individual	\$1,000	Non Applicable
INPATIENT BENEFITS - <i>In country / In Network</i>		
Hospitalization	100% / 80% up to \$600 per day	50% up to \$600 per day
Intensive Care Unit (ICU)	100% / 80% up to \$1,500 per day	50% up to \$1,500 per day
Physicians visits	100% / 80%	50%
Surgery	100% / 80%	50%
Organ Transplant *	100% / 80% up to \$250,000 Lifetime	Not Covered
OUTPATIENT BENEFITS - <i>In country / In Network</i>		
Doctor Visits, Mental and Nervous and Chiropractic Visits have a combined maximum of 25 visits per policy year for the Care Option.		
Doctor Visits	100% /80% up to \$70 per visit	50% up to \$70 per visit
Mental and Nervous *	100% /80% up to \$60 per visit	50% up to \$60 per visit
Chiropractic Visits	100% /80% up to \$50 per visit	50% up to \$50 per visit
Outpatient Surgery	100% / 80%	50%
Prescription Medication (Rx)	100% / 80% up to \$20,000 per policy year	50% up to \$20,000 per policy year
Alternative Medicine	Not Covered	Not Covered
Laboratory Tests	100% / 80%	50%
Diagnostics (Labs, X-Ray, CT Scan, MRI)	100% / 80% up to \$250 per scan	50% up to \$250 per scan
Emergency Room	100% / 80%	50%
Ground Ambulance	100% / 80% up to \$1,500 per event	50% up to \$1,500 per event
Oncology Treatment	100% / 80%	50%
Home Care	100% / 80% up to 30 days per policy year	50% up to 30 days per policy year
Hospice	100% / 80% up to 30 days	50% up to 30 days
Durable Medical Equipment	100% / 80%	50%
Therapeutic Services	100% / 80% up to \$40 per visit, 30 visits per policy year	50% up to \$40 per visit, 30 visits per policy year
MATERNITY BENEFITS * [OPTIONAL BENEFIT WITH RIDER]** - <i>In country / In Network</i>		
Normal Delivery / Elective C-Section	100% / 80% up to \$5,000	50% up to \$5,000
Medically Nec. C. Section / Complications Pregnancy	100% / 80% up to \$7,500	50% up to \$7,500

BENEFIT

CARE

WELLNESS BENEFITS *

Adult Routine Wellness	Not Covered	Not Covered
Child Routine Wellness (1-18 years of age)	100% / 80% up to 3 visits limited to \$70	50% up to 3 visits limited to \$70
Newborn Routine Wellness (born under the plan up to age 1 year of age)	100% up to \$200 per policy year	50% up to \$200 per policy year

DENTAL AND VISION BENEFITS - *In country / In Network*

Emergency Dental due Accidental Injury	100% / 80% up to \$1,000	50% up to \$1,000
Routine Dental *	Not Covered	Not Covered
Emergency Dental due to Sudden Unexpected Pain	Not Covered	Not Covered
Routine Vision *	Not Covered	Not Covered
Vision Frames/Contacts *	Not Covered	Not Covered

EMERGENCY ASSISTANCE * - *In country / In Network*

Emergency Medical Evacuation	100% / 80% up to \$50,000 per policy year	80% up to \$50,000 per policy year
Return of Mortal Remains	100% up to \$25,000	100% up to \$25,000

* Waiting periods apply, please refer to the policy terms and conditions for complete explanation of benefits.

** Deductible waived with deductible options of: \$250, \$500, \$1,000, \$2,500.

NOTE 1: All Benefits are subject to Usual and Customary Charges (UCC).

NOTE 2: The benefits, coverage, and exclusions, listed herein are only a summary and are subject to the specific terms and conditions of the plan concerning eligible benefits, limitations, eligibility, and exclusions. Please refer to your Policy Wording for specific terms, conditions and other details concerning your benefits, limitations, eligibility, and exclusions.