Why Worry? Travel Smart.

Traveling far from home no longer has to be something to worry about. Concerns about your health plan providing the coverage you need for medical problems when traveling can be put to rest. If you need medical assistance or evacuation services anywhere in the world, count on MedEvac through Travel Guard to bring you home quickly and safely.

- **We'll get you back home** or to your hospital of choice.
- We'll cover your medical expenses for an unexpected illness or injury while traveling.
- We're here to help 24/7 with all your pretrip travel questions and travel needs, plus help with any travel emergency.
- Optional coverage available for Adventure Sports.
 - "One of every two travelers heading to a foreign country will experience a health problem . . .

heart attacks, motor vehicle accidents, and other more serious conditions are common."

- Dr. Phyllis Kozarsky, U.S. CDC

TRAVEL GUARD CHARTIS

Travel Guard 3300 Business Park Drive Stevens Point, WI 54482 www.TravelGuard.com 1.800.826.1300

This is a brief description of the insurance benefits and travel services provided. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, a Pennsylvania Insurance Company (NAIC #19445). It is currently authorized to transact business in all states and the District of Columbia. The Policy will contain reductions, limitations, exclusions, and termination provisions. All coverages may not be available in all states.

Any payments under this policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcement/ofac/ or a Travel Guard representative.



Schedule of Benefits

COVERAGE MAXIMUM BENEFIT

Medical Expense	\$50,000
Emergency Evacuation & Repatriation of Remains	Unlimited (up to 2 per person/year or 1 per person/trip)
Accidental Death & Dismemberment	\$25,000
Security Evacuation	\$100,000
Adventure Sports Coverage	Optional

MedEvac is available as an annual or pertrip plan. The annual plan provides coverage for all trips taken and completed within 365 days of the date the plan cost is paid (maximum trip length is 90 days.) Both plans provide the following coverage:

Emergency Evacuation: We will coordinate and pay for the appropriate medical transportation to bring you to the hospital of your choice or home if medically necessary. Available globally and domestically, anytime you are more than 100 miles from home.

- Transport of Dependent Children back home, accompanied by an attendant if necessary.
- Sick Visit: Covers the travel cost of a visit from your spouse or another person.
- Repatriation of Remains: Should death occur, we will arrange and cover the cost of returning your remains home.
- Medical Expense Coverage: Unlike other popular membership evacuation-only plans, Travel Guard MedEvac will cover your medical expenses.
- Accidental Death & Dismemberment: Covers death and loss of limb or eyesight within 365 days of an accident up to \$25,000.

Security Evacuation: If, as a result of an Occurrence that takes place during an Insured's Trip and while traveling outside his or her Home Country, an Insured requires a Security Evacuation, the Insurer will pay a benefit to Transport the Insured to the Nearest Place of Safety (up to \$100,000). (Not available in FL, NY and PA.)

Optional Adventure Sports Coverage: Coverage is provided for many adventure sports activities typically not covered including mountaineering, aviation, hang gliding, skydiving, parachuting and bungee jumping.

Plan Cost: 1.54 x base plan cost

A MedEvac plan also provides 24-Hour Worldwide Assistance Services*

For help anywhere in the world including:

- medical and prescription assistance
- flight and hotel rebooking
- assistance with lost baggage and travel documents

Concierge Services*

- · Restaurant referrals and reservations
- Ground transportation
- Event ticketing
- Tee times and course recommendations
- Floral services

Personal Security Assistance*

- Security evacuation assistance
- Immediate 24-hour support services
- Security and safety advisories, global risk analysis, and consultation specialist
- · Urgent message alert and relay

Identity Theft Assistance*

Assist identity theft victim with:

- · Ordering and reviewing credit bureau records.
- Investigating financial accounts where identity theft is suspected.
- Communicating with creditors.
- Notifying law enforcement.
- An ongoing review of account activity for suspicious activities.
- Obtaining additional resources to help review and resolve victim's issues.

*Non-insurance services are provided by Travel Guard.
This is a brief outline of coverage. Restrictions apply. For complete coverage information, please refer to the Description of Coverage.



MedEvac Plan Cost

INDIVIDUAL RATES:	Under Age 75	Age 75-85
Per Trip: 10 days	\$ 89	\$ 153
Per Trip: 20 days	\$ 119	\$ 213
Per Trip: 30 days	\$149	\$ 258
Per Trip: 40 days	\$169	\$ 293
Per Trip: 50 days	\$189	\$ 329
Per Trip: 60 days	\$209	\$ 364
Per Trip: 90 days	\$269	\$ 469
Per Trip: 120 days	\$309	\$ 594
Per Trip: 150 days	\$349	\$ 703
Per Trip: 180 days	\$389	\$ 811
Per Trip: 210 days	\$429	\$ 919
Per Trip: 240 days	\$469	\$ 1,026
Per Trip: 270 days	\$509	\$ 1,133
Per Trip: 300 days	\$549	\$ 1,239
Per Trip: 330 days	\$ 589	\$ 1,346
Per Trip: 365 days	\$629	\$ 1,452
Annual Plan	\$219	\$ 438

FAMILY* RATES:	Under Age 75	Age 75-85
Per Trip: 10 days	\$ 159	\$ 274
Per Trip: 20 days	\$ 219	\$ 391
Per Trip: 30 days	\$ 269	\$ 467
Per Trip: 40 days	\$ 279	\$ 485
Per Trip: 50 days	\$ 309	\$ 537
Per Trip: 60 days	\$ 349	\$ 607
Per Trip: 90 days	\$ 459	\$ 800
Per Trip: 120 days	\$ 569	\$ 992
Per Trip: 150 days	\$ 669	\$ 1,168
Per Trip: 180 days	\$ 779	\$ 1,360
Per Trip: 210 days	\$ 889	\$ 1,553
Per Trip: 240 days	\$ 999	\$ 1,745
Per Trip: 270 days	\$ 1,099	\$ 1,920
Per Trip: 300 days	\$ 1,209	\$ 2,113
Per Trip: 330 days	\$ 1,319	\$ 2,305
Per Trip: 365 days	\$ 1,429	\$ 2,498
Annual Plan	\$ 369	\$ 738

^{*}Family member means the Insured's spouse, Domestic Partner or Children.

Above rates do not include a \$3 service fee. An additional \$3 service fee applies to Optional Adventure Sports Coverage.

How to Purchase

See your travel agent or contact Travel Guard.

1.800.826.1300 • TravelGuard.com