

HTH Worldwide TRIPPROTECTOR *PREFERRED*SM Plan Comparison

Comparison	HTH Worldwide	Competing Plan
Coverage Maximums		
Medical Coverage	\$500,000	\$25,000
Medical Evacuation	\$1,000,000	\$500,000
Travel Accident (AD & D) Coverage	\$50,000	\$10,000
Travel Delay	\$1,500	\$750
Baggage Loss	\$2,000	\$1,000
Baggage Delay	\$400 after 12 hrs.	\$300 after 12 hrs.
Benefit Information		
Trip Cancellation	100% up to \$50,000	100% up to \$100,000
Trip Interruption	200%	150%
Rental Car Damage	✔	✔
ID Theft Protection	✔	✔
Pre-existing condition exclusion period waived	Within 21 days of initial trip payment	Within 15 days of initial trip payment
Global Health and Safety Services		
6,900 Contracted Physicians and 1,820 Contracted Facilities in 180 Countries	✔	✘
6,600 Profiled Facilities in 210 Countries	✔	✘
Direct Payment to Both Doctors and Hospitals Outside the U.S.	✔	✘
Medical and Drug Translation Information	✔	✘
Highest Credentialing Standards in the Industry	✔	✘
Pricing (Age 35, 10 day trip, purchased 30 days prior to departure to Caribbean)		
	Price	Price
\$500	\$41	\$47
\$1,000	\$54	\$60
\$2,500	\$102	\$135
\$5,000	\$204	\$269
Trip Cost (Age 35, 10 day trip, purchased 6 months prior to departure to Europe)		
	Price	Price
\$500	\$48	\$47
\$1,000	\$64	\$60
\$2,500	\$120	\$135
\$5,000	\$241	\$269