

## HTH Worldwide TRIPPROTECTOR *PREFERRED*<sup>SM</sup> Plan Comparison

Comparison	HTH Worldwide	Competing Plan
<b>Coverage Maximums</b>		
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.
<b>Benefit Information</b>		
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
<b>Global Health and Safety Services</b>		
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	✔	✘
<b>Pricing (Age 35, 10 day trip, purchased 30 days prior to departure to Caribbean)</b>		
	Price	Price
\$500	\$41	\$47
\$1,000	\$54	\$60
\$2,500	\$102	\$135
\$5,000	\$204	\$269
<b>Trip Cost (Age 35, 10 day trip, purchased 6 months prior to departure to Europe)</b>		
	Price	Price
\$500	\$48	\$47
\$1,000	\$64	\$60
\$2,500	\$120	\$135
\$5,000	\$241	\$269