







## HTH Worldwide TRIPPROTECTOR CLASSIC<sup>SM</sup> Plan Comparison

Comparison	HTH Worldwide	Competing Plan
<b>Coverage Maximums</b>		
Medical Coverage	\$250,000	\$15,000
Medical Evacuation	\$1,000,000	\$150,000
Travel Accident (AD & D) Coverage	\$50,000	\$25,000
Travel Delay	\$1,000	\$500
Baggage Loss	\$1,000	\$750
Baggage Delay	\$200 after 12 hrs.	\$200 after 24 hrs.
<b>Benefit Information</b>		
Trip Cancellation	100% up to \$25,000	100% up to \$100,000
Trip Interruption	150%	100%
Pre-existing conditions exclusion waived	Within 14 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	\$36	\$39
\$1,000	\$48	\$51
\$2,500	\$90	\$110
\$5,000	\$180	\$224
<b>Trip Cost (Age 35, 10 day trip, purchased 6 months prior to departure to Europe)</b>		
	Price	Price
\$500	\$41	\$39
\$1,000	\$54	\$51
\$2,500	\$100	\$110
\$5,000	\$202	\$224