

# TravelGap® Multi-Trip

Health Insurance and Assistance  
for Domestic and International Travel

**Notice of Claim:** Within 20 days after an Insured Person receives Covered Services, or as soon as reasonably possible, he/she (or someone on his/her behalf) must notify the Administrator in writing of the claim.

**Proof of Loss:** Within 90 days after the Insured Person receives Covered Services, he/she must send the Administrator written proof of loss. If it is not reasonably possible to give the Administrator written proof in the time required, the Administrator will not reduce or deny the claim for being late if the proof is filed as soon as reasonably possible. Unless the Insured Person is not legally capable, the required proof must always be given to the Administrator no later than one year from the date otherwise required.

**Time Payment of Claims:** Benefits for a loss covered under this Plan will be paid as soon as the Administrator receives proper written proof of such loss. Any benefits payable to the Insured Person and unpaid at the Insured Person's death will be paid to the Insured Person's estate.

**Payment of Claims:** The Administrator will pay all or a portion of any indemnities provided for health care services by a health care services provider directly to the Insured Person, unless the Insured Person directs otherwise in writing by the time proofs of loss are filed. The Administrator cannot require that the services be rendered by a particular health care services provider.

**Assignment of Claim Payments:** The Administrator will recognize any assignment made under this Plan, if: It is duly executed on a form acceptable to the Administrator; and a copy is on file with the Administrator. The Administrator assumes no responsibility for the validity or effect of an assignment.

This is a summary of the benefits provided by the insurance policy.

#### The Administrator is HTH Worldwide

One Radnor Corporate Center  
Suite 100  
Radnor, PA 19087  
1.888.243.2358  
FAX 610.293.3529  
customerservice@hthworldwide.com

#### The insurance company is

#### UNICARE Life & Health Insurance Company

4533 LaTienda Drive  
Thousand Oaks, CA 91362

For definitions of key terms and more details, see your Certificate of Coverage. No benefits are payable unless the Insured Person's coverage is in force at the time services are rendered and the payment of benefits is subject to all the terms, conditions, limitations and exclusions of the insurance policy that funds this Plan.



*Helping world travelers  
stay safe and healthy*

Multiple-trip health insurance for U.S. residents traveling frequently

## Protect Your Health Around the World

## WHY CHOOSE HTH WORLDWIDE?

### WHAT IS TRAVELGAP MULTI-TRIP?

*TravelGap® Multi-Trip provides the frequent traveler with international health insurance for multiple trips throughout the year. It is also a complete package of services to help you identify, access and pay for quality healthcare anywhere in the world.*

**TravelGap fills the health and safety gaps that international travelers encounter:**

**Insurance** — If you are already enrolled in a health plan, your coverage may be limited when you travel abroad. In fact, it's likely your plan will not pay to have you safely evacuated if you are critically ill or injured.

**Information** — Where do you turn to learn which hospitals, clinics and physicians meet your standards? How can you keep up with breaking news about health and safety threats in your destinations? How do you translate key medical terms and brand-name drugs?

**Access to quality care** — How can you arrange convenient access to the best care available? How do you find a western-trained, English-speaking doctor with the appropriate skills?

**What good is insurance if you can't find a doctor or hospital you can trust?**

*Each TravelGap Multi-Trip policy includes broad, deep and reliable Global Health and Safety Resources easily accessed through the web or HTH's toll-free customer service center 24 hours a day/7 days a week:*

**An International Medical Provider Community** of thousands of carefully selected primary care and specialist physicians, dentists and other health professionals in over 150 countries each under contract with HTH and available to serve the global traveler

**Daily Health and Safety News Alerts** highlight potential danger to international travelers and are based on travelers' personal itineraries and interests

**CityHealth Profiles** capture critical information about healthcare services in over 200 of the world's most popular destinations: emergency phone numbers, notable hospitals, pharmacy information and more

**Translation Guides** help overcome communication barriers between a patient and doctor by precisely understanding common medical terms and how brand names for drugs differ by country

### Ten-Day Money-Back Guarantee

YOUR SATISFACTION IS GUARANTEED. We are so confident in our products that we offer the best guarantee in the business! If you are not completely satisfied with our TravelGap Multi-Trip Product, simply return your Certificate of Coverage and your ID Card to HTH within 10 days of receipt and include a letter indicating your desire to cancel. If you have not already left for your trip before the date of your letter, you will receive a full refund.

### Strength of a U.S. Underwriter

TravelGap® Multi-Trip is underwritten by UNICARE Life & Health Insurance Company, a WellPoint Health Networks company. Wellpoint is one of the nation's largest health insurance companies serving more than 13 million members. UNICARE is rated "A-" (Excellent) by AM Best and "A+" (Stable) by Standard & Poors.

### Better Coverage

TravelGap Multi-Trip has met the standards of state regulators and thus features coverage more generous than plans sold as non-admitted "surplus coverage." TravelGap Multi-Trip does not exclude coverage for pre-existing medical conditions. Other plans often exclude conditions that existed within 3 or even 5 years of purchase. TravelGap does not exclude illnesses or injuries resulting from a terrorist act, which is a general exclusion in competing plans. In addition, your deductible can be waived on the plan if you schedule medical appointments through HTH Worldwide. TravelGap provides the highest medical evacuation benefits in the industry.

### More Affordable

TravelGap Multi-Trip covers unlimited trips within a 12 month period and you pay one low premium. Other Multi-Trip plans only cover trips up to 15 or 30 days in duration while TravelGap covers trips up to 70 days.

### Highest Standards of Service

Every aspect of HTH insurance programs is designed to meet the highest expectation for quality and service. HTH consistently applies stringent criteria when contracting with doctors and hospitals. Less than 2% of medical providers abroad qualify to participate in our provider community.

### Recognized Leader

HTH Worldwide is a leader in international health insurance and assistance, selling plans to hundreds of thousands of travelers annually.

## TRAVELGAP MULTI-TRIP BENEFITS

MEDICAL BENEFITS		Silver	Gold
<ul style="list-style-type: none"> <li>• Maximum International Benefits per Insured Person per policy period</li> <li>• Maximum Domestic Benefits per Insured Person per policy period</li> </ul>		\$50,000 \$2,500	\$250,000* \$25,000
* For Individuals aged 70 – 84, the Maximum International Medical Benefit for TravelGap Gold is \$100,000.			
<ul style="list-style-type: none"> <li>• Deductible per Insured Person per policy period</li> </ul>		\$50	\$50
After the Deductible is satisfied, benefits are paid for Covered Expenses as follows up to the Medical Limit			
Benefits		Insurer Pays After Medical Benefit Deductible Is Paid	
Professional Services:	<ul style="list-style-type: none"> <li>a. Surgery, anesthesia, radiation therapy, in-hospital doctor visits, diagnostic X-ray and lab</li> <li>b. Office Visits: including X-rays and lab work billed by the attending physician</li> </ul>	100%	100%
Inpatient Hospital Services:	<ul style="list-style-type: none"> <li>a. Surgery, X-rays, In-hospital doctor visits</li> <li>b. In-patient medical emergency</li> </ul>	100%	100%
Ambulatory Surgical Center		100%	
Ambulance Service (non-medical evacuation)		100% up to \$1,000	
Benefits for claims resulting from downhill (alpine) skiing and scuba diving		Maximum Benefit up to \$10,000	
Outside the U.S. Outpatient prescription drugs		100% of Covered Expenses	
Dental Care required due to an injury		100% of Covered Expenses up to \$200 maximum per Trip Period and \$200 per tooth	
Dental Care for Relief of Pain		100% of Covered Expenses up to \$100 maximum per Trip Period and \$100 per tooth	
Other Benefits		Insurer Pays Without a Deductible Being Applicable	
		Silver	Gold
Accidental Death and Dismemberment		\$0	\$25,000
Repatriation of Remains		\$15,000	\$25,000
Medical Evacuation		\$250,000	\$500,000
Bedside Visit		Maximum Benefit per Trip Period up to \$1,500 for the cost of one economy round-trip airfare ticket to the place of the Hospital Confinement for one (1) person.	

The benefits outlined in the table show the payment percentages for Covered Expenses AFTER the Insured Person has satisfied his or her Deductible. This plan includes a Deductible of \$50 per Insured Person per Trip Coverage Period, which can be waived under certain circumstances. Covered Expenses are based on Reasonable Charges which may be less than actual billed charges. Providers can bill the Insured Person for amounts exceeding Covered Expenses. HTH Contracted Providers are contracted to accept reasonable charges. Available to U.S. residents, age 84 or younger, who live in approved states. Individuals aged 70-84 are eligible only for a \$100,000 medical limit. See Eligibility Requirements. Covers all domestic and international trips (up to 70 days duration per trip) in a 12 month period. Participants must be enrolled in a Primary Health Plan. There is no pre-existing condition exclusion

## PLAN PRICING TABLE

TravelGap® Multi-Trip rates are based on the age of the applicant. For Individual + 1 and family rates please use the age of the most senior applicant.

### TRAVELGAP MULTI-TRIP ANNUAL PRICES

Gold	Individual	Individual + 1*	Family
Age 50 & under	\$159	\$269	\$463
Age 51-84	\$199	\$349	\$539

Silver	Individual	Individual + 1*	Family
Age 50 & under	\$89	\$149	\$259
Age 51-84	\$109	\$179	\$279

\*Family members only  
Rates shown include a \$3 membership fee

## HOW TO ORDER



### by Mail, Phone, Fax or Online

- Complete and mail the detachable enrollment form at right with your preferred form of payment to:

Insurance Services of America  
1757 East Baseline Rd  
Suite 126  
Gilbert AZ, 85233  
USA

- Fax the enrollment form to 1.866.793.4779
- Order online at [www.globalcitizeninsurance.com](http://www.globalcitizeninsurance.com)
- Call 1.800.647.4589 or 1.480.821.9052



## TRAVELGAP MULTI-TRIP ENROLLMENT FORM

### Insured (Traveler) information

Applicant's Name	DOB (mm/dd/yyyy)	Gender
Spouse's Name	DOB (mm/dd/yyyy)	Gender
Child's Name	DOB (mm/dd/yyyy)	Gender
Child's Name	DOB (mm/dd/yyyy)	Gender

For additional children, please attach detailed sheet.

**PLAN COST** (see table to the left) \$ \_\_\_\_\_

### Please send the Certificate of Coverage and fulfillment packet to:

First Name: \_\_\_\_\_ MI: \_\_\_\_\_  
Last Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
Phone: \_\_\_\_\_  
eMail (optional): \_\_\_\_\_

### Activation Information

Please enroll me in the following plan:  TravelGap Silver  TravelGap Gold

Requested Effective Date: \_\_\_\_\_

Beneficiary: \_\_\_\_\_

Beneficiary's Relationship: \_\_\_\_\_

### Payment Options

Personal Check (make checks payable to "HTH Worldwide")  
 VISA  MasterCard  American Express  Discover

Card Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Name on Card: (if different from above): \_\_\_\_\_

I understand that certain medical conditions are not covered. For details, refer to the "Plan Summary" section of this brochure. I certify that I live in an eligible state (please check with your agent or call HTH for availability). I certify that the ages of persons listed in this enrollment form are true and correct. I understand that failure to provide correct ages may affect my coverage. I acknowledge that I have read the fraud statements found in this brochure (if applicable).

Signature of Enrollee: \_\_\_\_\_

### Please read and sign

I declare to the best of my knowledge and believe that the information given in this enrollment form is true and complete. By signing and returning this form, I agree and acknowledge that any use of the HTH Global and Safety Resources is subject to the terms and conditions set forth in the Membership Agreement which will be mailed to me with my confirmation packet.

Signature of Enrollee: \_\_\_\_\_

To find a doctor or healthcare information for your destination, please visit [hthtravelinsurance.com](http://hthtravelinsurance.com). Click on returning customer, click on register here, enter your certificate number and other details. Your certificate number will be included in your welcome packet.

For Agent's use only. Insurance Services of America Agent # 25162

## PLAN SUMMARY

**This Plan** provides short-term, limited duration coverage while the Insured Person is temporarily away from Home. The Insured Person may not purchase insurance under this Plan for a Period of Insurance longer than 12 months. He/she may request coverage for additional Periods of Insurance of up to 12 months. The Coverage Area is any place that is anywhere in the world.

**This Plan description** provides a brief description of the types of benefits available under this Plan. It also contains many important terms (such as "Medically Necessary" and "Covered Expense") that are defined in the Certificate of Coverage. This description should be used only as a quick reference tool. The entire Certificate of Coverage sets forth, in detail, the rights and obligations of both the Insured Person and the Insurer. It is, therefore, important that the entire Certificate of Coverage be read carefully!

**The "Insurer"** of the insurance policy that funds this Plan is UNICARE Life & Health Insurance Company, 4533 LaTienda Drive, Thousand Oaks, CA 91362.

**The "Administrator"** is HTH Worldwide, One Radnor Corporate Center, Suite 100, Radnor, PA 19087.

**The term "Insured Person,"** means the Eligible Participant who purchased this insurance plus his/her Dependents for whom coverage was purchased.

**Persons Eligible for Coverage:** Eligible Participants and their Eligible Dependents are the only people qualified to be covered by this Plan. An Eligible Participant is a member of a Group who has submitted an enrollment form, if applicable, and has paid the premium for the insurance. An Eligible Dependent is a person who is the Eligible Participant's spouse; unmarried natural child, stepchild or legally adopted child who has not yet reached age 19; an unmarried child, of any age, who is incapable of self support due to continuing mental retardation or physical disability and who is chiefly dependent on the Eligible Participant; and an unmarried child, from his/her 19th to 22nd birthday who is a full-time student attending an accredited college, university, vocational or technical school, and who is fully dependent upon the Eligible Participant for support. An Eligible Participant or an Eligible Dependent must also be: (a) a resident of the U.S., (b) under Age 85 and (c) enrolled in a Primary Plan.

**Primary Plan** is a Group health benefit plan, an Individual health benefit plan or a governmental health plan designed to be the first payer of claims for an Insured Person. If Medicare is the Primary Plan, see the Certificate of Coverage to determine how this Plan will pay benefits.

**Trip Coverage Start Date:** The Insured Person's coverage under this Plan for a trip during the Period of Insurance starts as: (a) For a scheduled trip to a Foreign Country, when the Insured Person boards a conveyance at the start of the trip; and (b) For any other trip, when the Insured Person is more than 200 miles from his/her Home. Notwithstanding the foregoing, no coverage is in effect for a trip unless the Insured Person is scheduled to spend at least 24 hours away from Home.

**Trip Coverage End Date:** The Insured Person's coverage under this Plan for a trip ends: (a) For a scheduled trip to a Foreign Country, when the Insured Person alights from a conveyance at the completion of the trip; and (b) For any other trip, when the Insured Person is less than 200 miles from his/her Home. In no event will coverage for a trip extend past the Maximum Trip Coverage Period of 70 days.

**Excess Coverage:** This Plan will reduce the amount payable by the amount to which the Insured Person is entitled, whether or not a claim is made for the benefits.

**Deductible:** The Deductible amount per Insured Person per Period of Insurance is shown in the Matrix. This Deductible is the amount of Covered Expenses the Insured Person must pay for any Covered Expenses incurred for services received. The Deductible is waived for medical services provided by the HTH International Healthcare Community of Providers

**HTH International Healthcare Community** consists of physicians, dentists, mental health professionals, other allied health professionals, hospitals, health systems and medical practices in countries throughout the world, all dedicated to providing high quality medical care to international travelers, employees and students. The providers are accessed through the HTH online database or through the HTH customer services.

**The benefits of this Plan** will be provided for each Insured Person for a covered illness or injury and for those services that are Medically Necessary and for which

## PLAN SUMMARY

the Insured Person has benefits. (The fact that a Physician prescribes or orders a service does not, by itself, mean that the service is Medically Necessary or that the service is a Covered Service.) The Insured Person may telephone the Administrator at the number shown on his/her identification card if he/she has any questions about whether services are covered.

**Choice of Hospital and Physician:** Nothing contained in this Plan restricts or interferes with the Eligible Participant's right to select the Hospital or Physician of the Insured Person's choice. Also, nothing in this Plan restricts the Insured Person's right to receive, at his/her expense, any treatment not covered by this Plan.

**Trip Coverage Period Maximum Benefit:** The combined total of all medical benefits paid to the Insured Person is limited to the amount shown in the Matrix during each Period of Insurance and Trip Coverage Period.

**After the Deductible (if applicable) is satisfied, benefits are paid for Medically Necessary, Covered Expenses as follows:**

**For These Benefits - The Plan Pays:**

1. For Ambulance Service (non Medical Evacuation), 100% up to \$1,000;
2. For claims resulting from (a) downhill (alpine) skiing and (b) scuba diving (certification by the Professional Association of Diving Instructors (PADI) or the National Association of Underwater Instructors (NAUI) or diving under the supervision of a certified instructor required), 100% up to \$10,000;
3. For Medical treatment received in the Home Country, if NOT covered by Other Plan, 100% of Covered Expenses up to the amount shown in the Matrix per Trip Coverage Period;
4. For Outpatient prescription drugs outside the U.S., 100% of Reasonable Charges for Covered Expenses;
5. For Dental Care required due to an Injury, 100% of Covered Expenses up to \$200 per Trip Coverage Period and \$200 per tooth; For Dental Care for Relief of Pain, 100% of Covered Expenses up to \$100 per Trip Period and \$100 per tooth.

**Services and Supplies Provided by a Hospital:**

1. Inpatient services and supplies provided by the Hospital except private room charges above the prevailing two-bed room rate of the facility;
2. Outpatient services and supplies including those in connection with Outpatient surgery performed at an Ambulatory Surgical Center;
3. The payment of Inpatient Covered Expenses is subject to these conditions: (a) Services must be those which are regularly provided and billed by the Hospital and (b) Services are provided only for the number of days required to treat the Insured Person's Illness or Injury.

Note: No benefits will be provided for personal items, such as TV, radio, guest trays, etc.

**Professional and Other Services:** This Plan will pay Covered Expenses for:

1. Services of a Physician;
2. Services of an anesthesiologist or an anesthetist;
3. Outpatient diagnostic radiology and laboratory services;
4. Radiation therapy and hemodialysis treatment;
5. Surgical implants;
6. Artificial limbs or eyes;
7. The first pair of contact lenses or the first pair of eyeglasses when required as a result of a covered eye surgery;
8. Self-Administered, injectable drugs;
9. Syringes when dispensed with self-administered, injectable drugs (except insulin);
10. Blood transfusions, including blood processing and the cost of unreplaced blood and blood products;
11. Services for the detection and prevention of osteoporosis for qualified individuals;
12. Rental or purchase of medical equipment and/or supplies that are all of the following: (a) ordered by a Physician, (b) of no further use when medical need ends, (c) usable only by the patient, (d) not primarily for the Insured Person's comfort or hygiene, (e) not for environmental control, (f) not for exercise and (g) manufactured specifically for medical use; (Note: Medical equipment and supplies must meet all of the above guidelines in order to be eligible for benefits under this Plan. The fact that a Physician prescribes or orders equipment or supplies does not necessarily qualify the equipment or supply for payment. Rental

charges that exceed the reasonable purchase price of the equipment are not covered.

13. Complications of Pregnancy, as any other medical condition; and

14. Treatment received from Foreign Country Providers

**Accidental Death And Dismemberment Benefit:** This Plan will pay the benefit stated below if an Insured Person sustains an Injury resulting in any of the following losses within 365 days after the date the Injury is sustained: Loss of life - 100% of the Principal Sum and Loss of one hand, one foot or sight in one eye - 50% of the Principal Sum. Loss of one hand or loss of one foot means the actual severance through or above the wrist or ankle joints. Loss of the sight of one eye means the entire and irrecoverable loss of sight in that eye. If more than one of the losses stated above is due to the same Accident, this Plan will pay 100% of the Principal Sum. In no event will this Plan pay more than the Principal Sum for loss to the Insured Person due to any one Accident. There is no coverage for loss of life or dismemberment for or arising from an Accident in the Insured Person's Home Country. The Principal Sum is shown in the Matrix.

**Repatriation of Remains Benefit:** If an Injury or a Sickness results in the Insured Person's loss of life outside the U.S., this Plan will pay the Reasonable Expense incurred for cremation or for preparation of the body for burial in, and for transportation of the body to, the Home Area up to the amount shown in the Matrix. Payment of this benefit is subject to the Exclusions and Conditions on Eligibility for Benefits.

**Medical Evacuation Benefit:** If an Insured Person sustains an Injury or suffers a sudden Sickness while traveling outside the U.S., the Insurer will pay the Medically Necessary expenses incurred, up to the lifetime Maximum Limit for all medical evacuations shown in the Benefit Overview Matrix, for a medical evacuation to the nearest Hospital, appropriate medical facility or back to the Insured Person's home area. Transportation must be by the most direct and economical route. However, before the Insurer makes any payment, it requires written certification by the attending Physician that the evacuation is Medically Necessary. No benefits are payable under any other provision of the Policy for expense incurred by the Insured Person on and after the date of the evacuation to the Insured Person's home area. Evacuation of the Insured Person to his or her home area terminates further insurance under the Policy for the trip. The Insurer will pay Reasonable Charges for escort services if the Insured Person is a minor or if the Insured Person is disabled during a trip and an escort is recommended in writing by the attending Physician and approved by the Insurer. Any expenses for medical evacuation require the Insurer's prior approval.

**Bedside Visit Benefit:** If the Insured Person is Hospital Confined due to an Injury or Sickness for more than 7 days while traveling outside the U.S., this Plan will pay up to a maximum benefit of \$1,500 for the cost of one economy round trip air fare ticket to the place of the Hospital Confinement for one person designated by the Insured Person. With respect to any one trip, this benefit is payable only once for that trip, regardless of the number of Insured Persons on that trip. No more than one (1) visit may be made during any 12-month period. No benefits are payable prior to the end of the 7-day Hospital Confinement. No benefits are payable unless the trip is approved in advance by the Administrator.

**Extension of Benefits:** No benefits are payable for Covered Expenses incurred after the date the Insured Persons coverage under this Plan terminates. However, if on the date of termination the Insured Person is Hospital Confined, then coverage under this benefit continues until the earlier of the date the Hospital Confinement ends or the end of the 31st day after the date of termination.

**Exclusions: The Plan does not provide benefits for:**

1. Any amounts in excess of maximum amounts of Covered Expenses stated in this Plan.
2. Services not specifically listed in this Plan as Covered Services.
3. Services or supplies that are not Medically Necessary.
4. Services or supplies that are considered to be Experimental or Investigative.
5. Services received before the Effective Date of coverage or during an Inpatient stay that began before that effective Date of Coverage.
6. Services received after coverage ends unless an extension of benefits applies as specifically stated under Extension of Benefits section of this Plan.
7. Services for which the Insured Person has no legal obligation to pay or for which no charge would be made if he/she did not have insurance.

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8. Services for any condition for which benefits are recovered or can be recovered, either by adjudication, settlement or otherwise, under any workers' compensation, employer's liability law or occupational disease law, even if the Insured Person does not claim those benefits.

9. Treatment or medical services required while traveling against the advice of a Physician, while on a waiting list for a specific treatment, or when traveling for the purpose of obtaining medical treatment.

10. Services related to pregnancy or maternity care other than for complications of pregnancy that may arise during a Trip Coverage Period.

11. Conditions caused by or contributed by (a) an act of war; (b) The inadvertent release of nuclear energy when government funds are available for treatment of illness or Injury arising from such release of nuclear energy; (c) An Insured Person participating in the military service of any country; (d) An Insured Person participating in an insurrection, rebellion, or riot; (e) Services received for any condition caused by an Insured Person's commission of, or attempt to commit a felony or to which a contributing cause was the Insured Person being engaged in an illegal occupation; (f) An Insured Person, age 19 or older, being under the influence of alcohol or intoxicants or of illegal narcotics or non-prescribed controlled substances unless administered on the advice of a Physician.

12. Any services provided by a local, state or federal government agency except when payment under this Plan is expressly required by federal or state law.

13. Professional services received or supplies purchased from the Insured Person, a person who lives in the Insured Person's home or who is related to the Insured Person by blood, marriage or adoption, or the Insured Person's employer.

14. Inpatient or Outpatient services of a private duty nurse.

15. Inpatient room and board charges in connection with a Hospital stay primarily for environmental change, physical therapy or treatment of chronic pain; Custodial Care or rest cures; services provided by a rest home, a home for the aged, a nursing home or any similar facility service.

16. Inpatient room and board charges in connection with a Hospital stay primarily for diagnostic tests which

17. Treatment of Mental, Emotional or Functional Nervous Conditions or Disorders.

18. Treatment of Drug, alcohol, or other substance addiction or abuse.

19. Dental services, dentures, bridges, crowns, caps or other dental prostheses, extraction of teeth or treatment to the teeth or gums, except as specifically stated under Dental Care for Accidental Injury in the Benefits section of this Plan.

20. Dental and orthodontic services for Temporomandibular Joint Dysfunction (TMJ).

21. Orthodontic Services, braces and other orthodontic appliances.

22. Dental Implants: Dental materials implanted into or on bone or soft tissue or any associated procedure as part of the implantation or removal of dental implants.

23. Hearing aids and routine hearing tests.

24. Optometric services, eye exercises including orthoptics, eyeglasses, contact lenses, routine eye exams, and routine eye refractions, except as specifically stated in this Plan.

25. An eye surgery solely for the purpose of correcting refractive defects of the eye, such as near-sightedness (myopia), astigmatism and/or farsightedness (presbyopia).

26. Outpatient speech therapy.

27. Any Drugs, medications, or other substances except as specifically stated in this Plan. This includes, but is not limited to items dispensed by a Physician.

28. Any intentionally self-inflicted Injury or Illness. This exclusion does not apply to the Medical Evacuation Benefit, the Repatriation of Remains Benefit and the Bedside Visit Benefit.

29. Cosmetic surgery or other services for beautification, including any medical complications that are generally predictable and associated with such services by the organized medical community. This exclusion does not apply to Reconstructive Surgery to restore a bodily function or to correct a deformity caused by Injury or congenital defect of a newborn child, or to Medically Necessary reconstructive surgery performed to restore symmetry incident to a mastectomy.

30. Procedures or treatments to change characteristics of the body to those of the opposite sex. This includes any medical, surgical or psychiatric treatment or study related to sex change.

31. Treatment of sexual dysfunction or inadequacy.

32. All services related to the evaluation or treatment of fertility and/or infertility,

including, but not limited to, all tests, consultations, examinations, medications, invasive, medical, laboratory or surgical procedures including sterilization reversals and In vitro fertilization.

33. All contraceptive services and supplies, including but not limited to, all consultations, examinations, evaluations, medications, medical, laboratory, devices or surgical procedures.

34. Cryopreservation of sperm or eggs.

35. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.

36. Services primarily for weight reduction or treatment of obesity including morbid obesity, or any care which involves weight reduction as a main method of treatment.

37. Routine physical exams or tests that do not directly treat an actual illness, injury or condition, including those required by employment or government authority.

38. Charges by a provider for telephone consultations.

39. Items which are furnished primarily for the Insured Person's personal comfort or convenience (air purifiers, air conditioners, humidifiers, exercise equipment, treadmills, spas, elevators and supplies for hygiene or beautification, etc.).

40. Educational services except as specifically provided or arranged by the Administrator.

41. Nutritional counseling or food supplements.

42. Durable medical equipment not specifically listed as Covered Services in the Covered Services section of this Plan. Excluded durable medical equipment includes, but is not limited to: orthopedic shoes or shoe inserts; air purifiers, air conditioners, humidifiers; exercise equipment, treadmills; spas; elevators; supplies for comfort, hygiene or beautification; disposable sheaths and supplies; correction appliances or support appliances and supplies such as stockings.

43. Physical and/or Occupational Therapy/Medicine, except when provided during an Inpatient Hospital confinement or as specifically provided under the benefits for Physical and/or Occupational Therapy/Medicine.

44. All infusion therapy together with any associated supplies, Drugs or professional services are excluded.

45. Growth Hormone Treatment.

46. Routine foot care including the cutting or removal of corns or calluses; the trimming of nails, routine hygienic care and any service rendered in the absence of localized illness, injury or symptoms involving the feet.

47. Charges for which the Administrator is unable to determine this Plan's liability because the Insured Person failed, within 60 days, or as soon as reasonably possible to: (a) authorize the Administrator to receive all the medical records and information the Administrator requested; or (b) provide the Administrator with information the Administrator requested regarding the circumstances of the claim or other insurance coverage.

48. Charges for the services of a standby Physician.

49. Charges for animal to human organ transplants.

50. Under the medical treatment benefits, for loss due to or arising from a motor vehicle Accident if the Insured Person operated the vehicle without a proper license in the jurisdiction where the Accident occurred.

51. Medical treatment, services, supplies, or Confinement in a Hospital owned or operated by a national government or its agencies. (This exclusion does not apply to charges the law requires the Insured Person to pay.)

52. Claims arising from loss due to riding in any aircraft except one licensed for the transportation of passengers.

53. Claims arising from participation in interscholastic or professional and/or non-professional club sports or sports event or participation in mountaineering, motor racing, speed contests, skydiving, hang gliding, parachuting, spelunking, heliskiing, extreme skiing or bungee cord jumping.

54. Treatment for or arising from sexually transmittable diseases. (This exclusion does not apply to HIV, AIDS, ARC or any derivative or variation.)

55. Under the Accidental Death and Dismemberment provision, for loss of life or dismemberment for or arising from an Accident in the U.S.

56. Under the Repatriation of Remains Benefit and the Medical Evacuation Benefit provision, for repatriation of remains or medical evacuation of the Covered Accident in the U.S. without the prior approval of the Administrator.

57. Treatment of Congenital Conditions.