

HTH Worldwide TRIPPROTECTOR *PREFERRED*SM Plan Comparison

Comparison	HTH Worldwide	Competing Plan
Coverage Maximums		
Medical Coverage	\$500,000	\$25,000
Emergency 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		
7,100 Contracted Physicians and 2,000 Contracted Facilities in 190 Countries	✓	✗
7,400 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	✓	✗
Trip Cost (Age 35, 10-day trip to Caribbean)		
	Price	Price
\$500	\$46	\$47
\$1,000	\$60	\$60
\$2,500	\$113	\$135
\$5,000	\$227	\$269
Trip Cost (Age 35, 10-day trip to Europe)		
	Price	Price
\$500	\$50	\$47
\$1,000	\$66	\$60
\$2,500	\$122	\$135
\$5,000	\$246	\$269