

## Benefits

### Medical Limits and Deductibles

**Maximum Benefit per Insured Person per policy period** Options include \$50,000; \$100,000; \$500,000; \$1,000,000

**Deductible per Insured Person per policy period** Options include \$0; \$100; \$250; \$500

Benefits are paid for Covered Expenses as follows up to the Medical Limit:

### Inpatient & Outpatient Benefits

### Insurer Pays After Deductible is Met:

#### Professional Services:

**a. Surgery, anesthesia, in-hospital doctor visits, diagnostic X-ray and lab** 100%

**b. Office Visits: including X-rays and lab work billed by the attending physician** 100%

#### Inpatient Hospital Services:

**a. Surgery, X-rays, In-hospital doctor visits** 100%

**b. Inpatient medical emergency** 100%

**Ambulatory Surgical Center** 100%

**Ambulance Service (non-Medical Evacuation)** 100% up to \$1000

### Prescriptions, Dental Care, and Physical Therapy

### Insurer Pays After Deductible is Met:

**Outside the U.S. Outpatient prescription drugs** 100% of Reasonable charges up to \$5,000

**Dental Care required due to an Injury** 100% of Reasonable Charges with a maximum benefit of \$500 per Trip Period

**Prescriptions, Dental Care, and Physical Therapy****Insurer Pays After Deductible is Met:****Dental Care for Relief of Pain**

100% of Reasonable Charges with a maximum benefit of \$250 per Trip Period

**Physical and Occupational Therapy**

6 visits per Period of Insurance, \$100 Maximum payment per visit

**Travel Assistance Benefits****Insurer Waives Deductible****Accidental Death and Dismemberment**

Maximum Benefit Principal Sum up to \$50,000

**Repatriation of Remains**

Maximum Benefit up to \$25,000

**Emergency Medical Transportation**

Maximum Benefit per Trip Period for all Evacuations up to \$500,000

**Emergency Family Travel Arrangements**

Maximum Benefit per Trip Period up to \$2,500 for the cost of one economy round trip air fare ticket to the place of the Hospital Confinement for one (1) person

**Lost Baggage & Personal Effects Coverage\***

Maximum benefit of \$500 per Trip Period and limited to \$100 maximum benefit per bag or Personal Effect

**Post Departure Trip Interruption Transportation\***

Maximum benefit of \$1,000 per Trip Period

**Post Departure Trip Interruption Quarantine Coverage\***

Lodging &amp; Incidentals Maximum benefit of \$50 per day, up to 10 days

**Hazardous Activities****Insurer Pays After Deductible is Met:****Benefits for claims resulting from downhill (alpine) skiing and scuba diving at a depth of 20 meters or less (certification by the Professional Association of Diving Instructors (PADI) or the National Association of Underwater Instructors (NAUI) required or diving under the supervision of a certified instructor)**

Maximum Benefit up to \$25,000

Mental Health and Substance Abuse are covered up to policy max as any other benefit.

## 24 Hour / 7 Day Global Medical Assistance

Available to U.S. residents, age 95 and younger\*. [See Eligibility Requirements.](#)

Participant must be enrolled in a primary health plan. There is no pre-existing condition exclusion.

This is a non-renewable plan. Subsequent periods of insurance can be purchased, in which case a new Deductible, and Medical Limit would apply.

For more information about the benefits, including information about exclusions and limitations, see the [Plan Description.](#)

**PLEASE NOTE: This plan is for coverage outside of the U.S. only. You may only purchase this policy prior to departing on your trip.**

### Ten Day Money Back Guarantee

We are so confident in our products that we offer the best guarantee in the business. Any date prior to your effective date of coverage, you may request a full refund of premium from us. Cancellation of coverage must be in writing from the Eligible Participant. Simply send an email to [enrollment@geo-blue.com](mailto:enrollment@geo-blue.com). After the 10-day free look, if you have not already departed on any trip, you will receive a full refund. Other restrictions apply, see complete policy for details.

\*Benefits and Eligibility vary for South Dakota residents. [Learn more.](#)

### GeoBlue Travel Insurance

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