

# Benefit Comparison

BENEFIT	ATLAS TRAVEL*	ATLAS ESSENTIAL™	ATLAS PREMIUM™
Deductibles	\$0, \$100, \$250, \$500, \$1,000 or \$2,500 per certificate period.		
Coinsurance – Claims incurred in U.S. or Canada	For the certificate period, underwriters will pay 80% of the next \$5,000 of eligible expenses after the deductible, then 100% to the overall maximum limit. Coinsurance will be waived if expenses are incurred within the PPO.	For the certificate period, underwriters will pay 75% after the deductible to the overall maximum limit.	For the certificate period, underwriters will pay 90% of the next \$5,000 of eligible expenses after the deductible, then 100% to the overall maximum limit. Coinsurance will be waived if expenses are incurred within the PPO.
Coinsurance – Claims incurred outside U.S. or Canada	For the certificate period, underwriters will pay 100% of eligible expenses after the deductible up to the overall maximum limit.	For the certificate period, underwriters will pay 75% after the deductible to the overall maximum limit.	For the certificate period, underwriters will pay 100% of eligible expenses after the deductible up to the overall maximum limit.
Hospital Room and Board	Average semi-private room rate, including nursing services.		
Local Ambulance	Usual, reasonable and customary charges, when covered illness or injury results in hospitalization as inpatient.		
Intensive Care Unit	Usual, reasonable and customary charges.		
Emergency Room Co-payment	In addition to coinsurance, the member shall be responsible for a \$200 co-payment for each use of emergency room for an illness unless the member is admitted to the hospital. There will be no co-payment for emergency room treatment of an injury.		
Urgent Care Center	For each visit, the member shall be responsible for a \$50 co-payment, after which coinsurance will apply. Not subject to deductible. Co-payment waived if \$0 deductible elected.		
Hospital Indemnity	\$100 per day of inpatient hospitalization (not subject to deductible or coinsurance).	No benefit	\$100 per day of inpatient hospitalization (not subject to deductible or coinsurance).
Physical Therapy and Chiropractic Care	\$50 maximum per day. Must be ordered in advance by a physician.	No benefit	\$50 maximum per day. Must be ordered in advance by a physician.
All Other Eligible Medical Expenses	Usual, reasonable and customary charges.		
Acute Onset of Pre-existing Condition	Limited benefit up to the medical coverage maximum (excludes chronic and congenital conditions). \$25,000 lifetime maximum for emergency medical evacuation. Only available to members younger than 70.	No benefit	Up to medical coverage maximum (excludes chronic and congenital conditions). \$25,000 life-time maximum for emergency medical evacuation. Only available to members younger than 70.
Emergency Dental (acute onset of pain)	\$250 limit per certificate period (not subject to deductible or coinsurance).	No benefit	\$250 limit per certificate period (not subject to deductible or coinsurance).
Emergency Medical Evacuation	\$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or coinsurance).	\$500,000 lifetime maximum (not subject to deductible or coinsurance).	\$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or coinsurance).
Return of Minor Children	\$50,000 per certificate period (not subject to deductible or coinsurance).	No benefit	\$50,000 per certificate period (not subject to deductible or coinsurance).
Pet Return	Up to \$1,000 to return a traveling pet home if member is hospitalized.	No benefit	Up to \$1,000 to return a traveling pet home if member is hospitalized.
Repatriation of Remains	Overall maximum limit (not subject to deductible or coinsurance).	\$25,000 lifetime maximum (not subject to deductible or coinsurance).	Overall maximum limit (not subject to deductible or coinsurance).
Emergency Reunion	\$50,000 limit per certificate period, subject to a maximum of 15 days (not subject to deductible or coinsurance).	No benefit	\$50,000 limit per certificate period, subject to a maximum of 15 days (not subject to deductible or coinsurance).
Natural Disaster – Replacement Accommodations	Maximum \$100 a day for 5 days (not subject to deductible or coinsurance).	No benefit	Maximum \$200 a day for 5 days (not subject to deductible or coinsurance).
Trip Interruption	\$5,000 limit per certificate period (not subject to deductible or coinsurance).	No benefit	\$10,000 limit per certificate period (not subject to deductible or coinsurance).
Trip Delay	\$100 for a 12-hour delay requiring an unplanned overnight stay (2 days maximum).	No benefit	\$200 for a 12-hour delay requiring an unplanned overnight stay (2 days maximum).
Lost Checked Luggage	\$500 limit per certificate period (not subject to deductible or coinsurance).	No benefit	\$1,000 limit per certificate period (not subject to deductible or coinsurance).
Political Evacuation	\$10,000 lifetime maximum (not subject to deductible or coinsurance).	No benefit	\$25,000 lifetime maximum (not subject to deductible or coinsurance).
Terrorism	\$50,000 lifetime maximum, eligible medical expenses only.		
Accidental Death and Dismemberment (carrier accident)	Not subject to deductible or coinsurance. \$250,000 maximum benefit per any one family or group.		Not subject to deductible or coinsurance. \$250,000 maximum benefit per any one family or group.
Members up to age 18	Lifetime max. - \$5,000; Death - \$5,000; Loss of 2 limbs - \$5,000; Loss of 1 limb - \$2,500.		Lifetime max. - \$5,000; Death - \$5,000; Loss of 2 limbs - \$5,000; Loss of 1 limb - \$2,500.
Members age 18 through 69	Lifetime max. - \$50,000; Death - \$50,000; Loss of 2 limbs - \$50,000; Loss of 1 limb - \$25,000. Optional Accidental Death & Dismemberment buy-up of \$50,000 to lifetime maximum \$100,000.	No benefit	Lifetime max. - \$100,000; Death - \$100,000; Loss of 2 limbs - \$100,000; Loss of 1 limb - \$50,000.
Members age 70 through 74	Lifetime max. - \$12,500; Death - \$12,500; Loss of 2 limbs - \$12,500; Loss of 1 limb - \$6,250.		Lifetime max. - \$12,500; Death - \$12,500; Loss of 2 limbs - \$12,500; Loss of 1 limb - \$6,250.
Members age 75 and older	Lifetime max. - \$6,250; Death - \$6,250; Loss of 2 limbs - \$6,250; Loss of 1 limb - \$3,125.		Lifetime max. - \$6,250; Death - \$6,250; Loss of 2 limbs - \$6,250; Loss of 1 limb - \$3,125.
Common Carrier Accidental Death (\$250,000 maximum benefit per any one family or group)	Not subject to deductible or coinsurance. Up to age 18 - \$25,000 per member; Age 18 to 69 - \$50,000 per member; Age 70 to 74 - \$12,500 per member; Age 75 and older - \$6,250.	No benefit	Not subject to deductible or coinsurance. Up to age 18 - \$25,000 per member; Age 18 to 69 - \$50,000 per member; Age 70 to 74 - \$12,500 per member; Age 75 and older - \$6,250.
Overall Maximum Limit Per Certificate Period	Age 80 or older - \$10,000; Age 70 to 79 - \$50,000, \$100,000; All others - \$50,000, \$100,000, \$200,000, \$500,000, \$1,000,000, or \$2,000,000	Age 80 or older - \$10,000; Age 70 to 79 - \$50,000, \$100,000; All others - \$50,000, \$100,000, \$200,000, \$500,000, or \$1,000,000	Age 80 or older - \$20,000; Age 70 to 79 - \$50,000, \$100,000; All others - \$50,000, \$100,000, \$200,000, \$500,000, \$1,000,000 or \$2,000,000.
Crisis Response	\$10,000 limit per certificate period Includes access to Unity Crisis Group services. Optional Crisis Response buy-up with Natural Disaster Evacuation Coverage. \$90,000 per certificate period, with \$10,000 maximum for Natural Disaster Evacuation.	No benefit	\$100,000 limit per certificate period; Includes access to Unity Crisis Group services.
Personal Liability	\$10,000 lifetime maximum Optional Personal Liability buy-up of \$90,000 to lifetime maximum \$100,000	No benefit	\$100,000 lifetime maximum.
Bedside Visit	\$1,500 limit per certificate period (economy ticket for family member to visit if member admitted to ICU).	No benefit	\$1,500 limit per certificate period (economy ticket for family member to visit if member admitted to ICU).
Local Burial or Cremation	\$5,000 lifetime maximum (not subject to deductible or coinsurance).		