



WorldCARE™ HD Advantage At-A-Glance (with Comprehensive Option – PPO Plans)

	HD Advantage 100 Individual		HD Advantage 80 Individual		HD Advantage 100 Family		HD Advantage 80 Family	
	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>
Available Deductible/ Maximum You Pay (each calendar year)	\$1,500/\$1,500 \$2,900/\$2,900 \$5,600/\$5,600	\$3,000/\$7,100 \$5,800/\$9,900 \$11,200/\$15,300	\$1,500/\$5,600 \$2,900/\$5,600	\$3,000/\$11,200 \$5,800/\$11,200	\$3,000/\$3,000 \$5,800/\$5,800 \$7,500/\$7,500 \$11,200/\$11,200	\$6,000/\$14,200 \$11,600/\$19,800 \$15,000/\$23,200 \$22,400/\$30,600	\$3,000/\$11,200 \$5,800/\$11,200 \$7,500/\$11,200	\$6,000/\$22,400 \$11,600/\$22,400 \$15,000/\$22,400
Coinsurance	100/0	80/20 to maximum you have to pay, subject to usual and customary	80/20 to maximum you have to pay	60/40 to maximum you have to pay, subject to usual and customary	100/0	80/20 to maximum you have to pay, subject to usual and customary	80/20 to maximum you have to pay, subject to usual and customary	60/40 to maximum you have to pay, subject to usual and customary
Lifetime Maximum	\$2 million or optional \$5 million							
Annual Maximum**	\$100,000, \$250,000 or up to Lifetime Maximum per person, per calendar year							
Physician Office Visit	Subject to deductible and coinsurance for medical services provided by a physician							
Prescription Drugs	Subject to deductible and coinsurance. Rx discount card provided							
Inpatient Hospital	Subject to deductible and coinsurance							
Outpatient Medical	Subject to deductible and coinsurance							
Emergency Room	Subject to deductible and coinsurance after a \$100 copayment. Copayment is waived if patient is admitted directly into hospital as inpatient, or due to an accident.							
Outpatient Accident Rider***	Available							
Term Life Insurance Rider*	Available							
Foreign Travel	Subject to deductible and coinsurance. \$100,000 Lifetime Maximum							
Wellness Benefit	Maximum of \$150 first dollar coverage for wellness benefits per covered person, per calendar year. Eligibility starts for each covered person 6 months after plan is effective for that covered person.							
Rate Guarantee	12 months rate guarantee period.							

* Not available in Georgia, Ohio, Oklahoma and Texas.

** Not available in all states.

*** Not all levels are available in all states.

To be used with F4166 and F4166-TX.
Agent Use Only – Not intended for consumers



WorldCARE™ HD Advantage At-A-Glance (with Comprehensive Option – Traditional Plans)

	HD Advantage 100 Individual – Traditional	HD Advantage 80 Individual – Traditional	HD Advantage 100 Family – Traditional	HD Advantage 80 Family – Traditional
Available Deductible/ Maximum Amount You Pay (each calendar year)	\$1,500/\$1,500 \$2,900/\$2,900 \$5,600/\$5,600	\$1,500/\$5,600 \$2,900/\$5,600	\$3,000/\$3,000 \$5,800/\$5,800 \$7,500/\$7,500 \$11,200/\$11,200	\$3,000/\$11,200 \$5,800/\$11,200 \$7,500/\$11,200
Coinsurance	100/0, subject to Usual and Customary	80/20 to maximum you have to pay, subject to usual and customary	100/0, subject to Usual and Customary	80/20 to maximum you have to pay, subject to usual and customary
Lifetime Maximum	\$2 million or optional \$5 million.			
Annual Maximum	\$100,000, \$250,000 or up to Lifetime Maximum per person, per calendar year.			
Physician Office Visit	Subject to deductible and coinsurance for medical services provided by a physician.			
Prescription Drugs	Subject to deductible and coinsurance. Rx discount card provided.			
Inpatient Hospital	Subject to deductible and coinsurance.			
Outpatient Medical	Subject to deductible and coinsurance.			
Emergency Room	Subject to deductible and coinsurance after a \$100 copayment. Copayment is waived if patient is admitted directly into hospital as inpatient, or due to an accident.			
Outpatient Accident Rider**	Available			
Term Life Insurance Rider*	Available			
Foreign Travel	Subject to deductible and coinsurance. \$100,000 Lifetime Maximum.			
Wellness Benefit	Not Covered			
Rate Guarantee	12 months rate guarantee period.			

* Not available in Georgia, Ohio, Oklahoma and Texas.

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