



Cover	Gold	Silver	Bronze
Benefit Description	Gold	Silver	Bronze
Physician/Hospital	unlimited	€/US\$ 250,000	€/US\$ 50,000
Deductible Options – Per injury or Illness		€/US\$ 0, 50, 100, 250	
Choice of Physician/Hospital	For First Health Network contact the Assistance provider or www.caremed-assistance.com		
Non-Emergent Emergency Room Illness Deductible (for Zone 1 Insureds only)	US\$ 250	US\$ 250	US\$ 250
Emergency Dental Care including simple fillings	€/US\$ 500	€/US\$ 250	€/US\$ 100
Dental Treatment in Case of Accident	€/US\$ 1,500	€/US\$ 750	€/US\$ 500
Psychiatric Evaluation	€/US\$ 500	€/US\$ 250	€/US\$ 100
Mental / Nervous disorder		€/US\$ 250	
Medical Repatriation	€/US\$ 100,000	€/US\$ 50,000	€/US\$ 25,000
Repatriation of Remains		€/US\$ 10,000	
Medical Expenses in Case of Accident	unlimited	€/US\$ 250,000	€/US\$ 50,000
Medical Expenses Incurred for an Acute Illness		€/US\$ 250,000	
Out-patient Physiotherapy	€/US\$ 750	€/US\$ 500	€/US\$ 250
Out-Patient Diagnostic Testing			
Diagnostic X-Ray and Lab Services: Diagnostic CAT Scans and MRI:	€/US\$ 1.000 €/US\$ 1.000	€/US\$ 500 \$ 1.000	€/US\$ 500 €/US\$ 1.000
Medical Aids			€/US\$ 100
The above medical benefits are subject to the terms, limitations and exclusions of the CareMed policy.			
Emergency Travel Insurance (E)			
Emergency Dental Care – Relief of Pain	€/US\$ 500	-	-
Dental Treatment in Case of Accident		-	-
Medical Repatriation	€/US\$ 100.000	-	-
Repatriation of Remains		-	-
Travel Accident Insurance (I)			
Death	€/US\$ 13.000	€/US\$ 13,000	€/US\$ 13,000
*Complete Disability	Max €/US\$ 50.000	Max €/US\$ 50,000	Max €/US\$ 10,000
Salvage Search and Rescue Charges	€/US\$ 5.000		€/US\$ 5,000
* Covers compensation for disability and loss of life or limb. Medical costs resulting from accidents are covered within the Travel Health insurance and are subject to the maximum limits.			
Family Members to Bedside of the Insured	€/US\$ 2.500	€/US\$ 2,000	-
Flight back home in case of death of parents or siblings (for long-term traveler only)	€/US\$ 2.000	€/US\$ 1,500	
Deductible any one event (does not apply to checked luggage)	€/US\$ 50	€/US\$ 50	€/US\$ 50
Theft/damage of personal property	€/US\$ 1.500	€/US\$ 1,000	€/US\$ 500
Watches and Jewellery		€/US\$ 500	€/US\$ 250
Travel Third Party Liability Insurance (3)			
Personal Liability	€/US\$ 1.000.000	€/US\$ 100.000	€/US\$ 50,000
Damage to Property	-	€/US\$ 25.000	€/US\$ 15,000
Note: Insurance provided by Care Medical GMBH		Overall for personal liability and damage to property not to exceed €/US\$ 100,000	Overall for personal liability and damage to property not to exceed €/US\$ 50,000