

## CareMed Coverages at a Glance

Travel Health Insurance (HA)	CareMed Gold
Physician/hospital	unlimited
Choice of physician/hospital	<b>For USA PPO network providers contact the Assistance provider or <a href="http://www.caremed-assistance.com">www.caremed-assistance.com</a></b>
Non-emergency emergency room deductible	€/US\$ 250
Emergency dental care including simple fillings	€/US\$ 500
Dental treatment in case of accident	€/US\$ 1.500
Psychiatric evaluation	€/US\$ 500
Medical evacuation	€/US\$ 100.000
Repatriation of remains	€/US\$ 10.000
Medical expenses in case of accident	unlimited
Medical expenses incurred for an acute illness	unlimited
Out-patient physiotherapy	€/US\$ 750
Out-patient diagnostic testing Diagnostic x-ray and lab services: Diagnostic CAT scans and MRI:	€/US\$ 500 €/US\$ 1.000
Medical aids	€/US\$ 250
**The above medical benefits are subject to the terms, limitations and exclusions of the CareMed policy.	
Hazardous Sports coverage (X)	CareMed Gold
Medical Expenses incurred for Treatment of Hazardous Sports Injury are payable up a maximum of €/US\$ 50.000, for injuries sustained while participating in a Hazardous Sport activity.	
Travel Accident Insurance (I)	CareMed Gold
Death	€/US\$ 13.000
*Complete disability	Max €/US\$ 50.000
Salvage search and rescue charges	€/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.	
Travel Assistance (T)	CareMed Gold
Family members to the bedside of the insured	€/US\$ 2.500
Flight back home in case of death of parents or siblings (for long-term traveler only – 3 months +)	€/US\$ 2.000
Travel Luggage Insurance (L)	CareMed Gold
Theft/damage of personal property	€/US\$ 1.500
Watches and jewelry	€/US\$ 750
Travel Third Party Liability (3)	CareMed Gold
Personal liability	€/US\$ 500.000
Damage to property	€/US\$ 150.000
	Overall for personal liability and damage to property not to exceed €/US\$ 500.000
Examples of Insurance options for Explorius	

**If you need additional information please contact:**  
**Gaylen Tracy 479-252-6444 or [gaylen.tracy@educatius.org](mailto:gaylen.tracy@educatius.org)**