

# TrueNorth VTC

## Benefits and Features

Benefit	Description			
EMERGENCY MEDICAL INSURANCE				
	Standard	Enhanced	Gold	Platinum
Coverage Limit Options	1. \$25,000	1. \$25,000	1. \$50,000	1. \$50,000
	2. \$50,000	2. \$50,000	2. \$100,000	2. \$100,000
	3. \$100,000	3. \$100,000	3. \$150,000	3. \$150,000
	4. \$150,000	4. \$150,000	4. \$300,000	4. \$300,000
Emergency Medical Expenses	Included	Included	Included	Included
Emergency Return Home	Included	Included	Included	Included
Emergency Dental Accident	\$1,500	\$2,500	\$3,000	\$4,000
Emergency Relief of Dental Pain	\$200	\$400	\$400	\$500
Prescription Drugs	\$500	\$750	\$750	\$1,000
Paramedical Services	\$200	\$400	\$400	\$600
Repatriation of Remains	\$5,000	\$7,500	\$10,000	\$12,000
Cremation or Burial at Place of Death	\$3,000	\$4,000	\$4,000	\$5,000
Identification of Remains Transportation / Subsistence	Return airfare / \$500	Return airfare / \$750	Return airfare / \$1,500	Return airfare / \$2,000
Bedside Companion Transportation / Subsistence	\$2,500 / \$1,000	\$3,000 / \$1,500	\$3,000 / \$1,500	\$5,000 / \$2,000
Hospital Allowance	\$500	\$750	\$1,000	\$1,000
Childcare	\$500	\$750	\$750	\$1,000
Expenses for Meals, Hotel, Phone Calls and Taxi	\$500	\$500	\$1,000	\$1,500
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE				
Flight Accident	Not Covered	Not Covered	\$50,000	\$50,000
24 – Hour Accident	Not Covered	Not Covered	\$50,000	\$50,000
OPTIONS AVAILABLE				
Deductible Savings	Available	Available	Available	Available
Family Coverage (up to age 69)	Available	Available	Available	Available

Feature	Description			
	Standard	Enhanced	Gold	Platinum
<b>Stability</b>	0 – 74 - Standard Stability 180 days - Option to buy down to 90 days 75 + - Standard Stability 365 days - Option to buy down to 180 days and 90 days		0 – 74 - Standard Stability 180 days - Option to buy down to 90 and 30 days 75 + - Standard Stability 365 days - Option to buy down to 180, 90 and 30 days	