



**WorldTraveler<sup>SM</sup> for  
Orthodox Health Plan (Control #299440-10-126)  
Administered by Aetna International®  
Effective Date: January 1, 2026**



<b>INTERNATIONAL BUSINESS TRAVEL PLAN: WORLD TRAVELER</b>	
<b>TYPE OF COVERAGE</b>	
	Business Travel and Business Sojourn (leisure travel in conjunction with a business trip)
<b>BUSINESS TRAVEL REQUIREMENTS</b>	
	Travel outside home country (maximum of 180 consecutive days for any one Business Trip with no more than 270 travel days in a 12-month period). If country of residence and/or domicile is the United States or any U.S. Territory/Protectorate, travel between any combination of the 50 United States and U.S. Territories/Protectorates is considered traveling within home country.
<b>ELIGIBILITY PROVISION</b>	
<b>Employee</b>	Regular full-time employees under age 70 of an employer participating in this plan.
<b>Dependent</b>	Wife or husband (includes domestic partners); unmarried children who are age 26 or under.
<b>PLAN FEATURES</b>	
<b>Individual Deductible</b>	None
<b>Calendar Year Plan Maximum</b>	\$ 300,000
<b>Emergency Assistance Services Maximum</b>	\$ 250,000 per calendar year (separate from calendar year plan maximum)
<b>Private Room Limit</b>	The institution's semiprivate rate
<b>PLAN PAYMENT PERCENTAGES</b>	
<b>Hospital Services</b>	100%
<b>Physician Services</b>	100%
<b>Outpatient Prescription Drugs</b>	100%
<b>Other Medical Expenses</b>	100%
<b>MEDICAL EXPENSES NOT COVERED</b>	
	Some examples of expenses that are not covered by Aetna International WorldTraveler include*: <ul style="list-style-type: none"> <li>• Routine Care, such as Routine Wellness, Physical Exams and Gynecological Exams</li> <li>• Routine Maternity Expenses</li> <li>• Second Surgical Opinion</li> <li>• Home Health Care or Custodial Services</li> </ul> <p>*Please note that Aetna International will provide a coverage certificate for our members during the plan installation process that includes a complete list of coverage exclusions.</p>
<b>SERVICES AND PROGRAMS</b>	
	<b>Aetna International Customer Service (Toll-free: 1-877-301-5042 or Collect: 1-813-775-0239; Fax: 1-800-475-8751 or 1-860-975-1741) Wire Transfers and Foreign Currency Benefit Payments Basic On-Line Global Health and Travel Information (<a href="http://www.aetnainternational.com">http://www.aetnainternational.com</a>)</b>

*This plan covers doctor visits, prescription drug coverage, and inpatient hospital expenses for urgent and emergency care. In addition, WorldTraveler provides coverage for emergency medical evacuations and repatriation while on a business trip. This plan does not comply with the Affordable Care Act's consumer protection provisions and cannot be used to satisfy minimum essential coverage or any other coverage requirements. Coverage for the WorldTraveler product is offered through Aetna Life & Casualty (Bermuda) Ltd.*

**Note: This is not evidence of coverage. You must enroll and be accepted for coverage with the Coverage Administrator before the benefits described in this document will be effective. In case of a discrepancy between the Plan Documents, and this document, the Plan Documents will determine the Plan of Benefits. As used herein, the term "Plan Documents" includes, but is not limited to, the Booklet, Summary of Benefits and any Booklet Amendments/Riders. For further details refer to your Plan Documents.**