



WorldTrips

WorldTrips

4 Carter Green, Suite 400, Carmel, IN 46032 USA

Tel: 317-262-2132 Fax: 317-262-2140 Toll Free: 800-605-2282

<https://www.worldtrips.com>



Please keep in mind that your insurance coverage is valid only for your program dates. You are responsible for coverage prior to and following your dates if traveling in the U.S. - IEE



The Atlas Series

THANK YOU!

Thank you for purchasing a The Atlas Series travel medical insurance plan. Please read the Description of Coverage for a full explanation of your benefits and exclusions using the link at the bottom of the following page.

In this fulfillment:

Link to the Description of Coverage • YourCoverageDetails • Instructional Information • ID Card(s) • YourReceipt • Visa Letter

IMPORTANT

This insurance coverage, offered by WorldTrips, is not subject to and **does not meet the minimum standards** required by the Affordable Care Act (PPACA). The policy contains the plan benefits you have selected, including a lifetime maximum. Please review your choices to ensure you have sufficient coverage to meet your medical needs.



Getting Medical Treatment:

- Show your ID card to the medical attendant
- Pay the deductible or copay (if applicable)
- The medical office may submit bills directly
- After the visit, you will need to submit a Claimant's Statement and Authorization form



Filing a Medical Claim:

- Submit original, itemized bills, and any payment receipts, and claim form
- Claims must be filed within 60 days of the termination date of your policy.

https://www.worldtrips.com/downloads/hccmis_claimants_statement.pdf



Client Zone:

<https://zone.worldtrips.com/clientzone>

- Print a Visa Letter
- Reprint an ID Card
- Update your info



Contact Us:

- **Phone:** 1-800-605-2282 (within the U.S.)
1-317-262-2132 (outside the U.S.)
Collect calls accepted
- **Email:** service@worldtrips.com

Schedule of Benefits

Deductible per illness/injury	\$50
Deductible per illness/injury discount	Per Incident
Policy Maximum	\$100,000
Coinsurance	Within the PPO, 100% of Eligible Expenses after the Deductible. Outside the PPO, 80% of the next \$5,000 of Eligible Expenses after the Deductible, then 100% to the Overall Maximum Limit.
Emergency Dental Limit	\$200
Co-payment for Emergency treatment	\$200
Ambulance - URC	Included
Organized Sports Coverage Limit	\$15,000
AD&D	\$10,000
Emergency Medical Evacuation	\$100,000
Repatriation	\$50,000
Emergency Reunion	\$15,000 following Emergency Evacuation

Please note - the benefit table above is a consolidated summary of the plan benefits. Please refer to the full policy conditions for a full outline of the plan benefits.

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Lloyd's

WorldTrips is a member of the Tokio Marine HCC group of companies. WorldTrips has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's Syndicate 4141, which is managed by HCC Underwriting Agency Ltd. Lloyd's is authorized as an insurer in Spain by the Spanish insurance regulatory authority under reference I0017.

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