



## **Atlas Travel®**

The Atlas Travel plan from WorldTrips, a member of the Tokio Marine HCC group of companies, is with you almost anywhere in the world you may travel for vacation, study abroad, corporate travel, or mission work.

## Why Choose Atlas Travel®?

Whatever your reason for venturing abroad, we believe international travel should be a pleasant experience. However, travel mishaps and emergencies such as illness, injury, and natural disasters can happen despite preparation.

WorldTrips' international travel medical insurance plans can provide coverage and support to help you to explore the world with confidence. Our Atlas Travel plan includes coverage for unexpected medical expenses, emergency travel benefits, and multilingual travel assistance services.



### Do I need travel medical insurance?

Many times, the primary medical insurance in your home country offers little or no coverage for medical expenses incurred as you travel outside of your home country. Atlas Travel provides international travel medical coverage including plan benefits like Emergency Medical Evacuation, Hospital Room and Board, and Crisis Response for kidnap and ransom situations abroad.

For more information about Atlas Travel, please visit worldtrips.com.

## After purchasing coverage, how can I trust the company to be there if I need them?

WorldTrips, headquartered in the United States in Carmel, Indiana, is a full-service company offering international travel medical insurance to consumers worldwide.

WorldTrips is a member of the Tokio Marine HCC group of companies. Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies, and individuals that act independently to deliver effective solutions. Our products and capabilities set the standard for the industry, and many of our nearly 4,300 employees are industry-leading experts.

Tokio Marine HCC is part of Tokio Marine Group, a premier global company with a market cap of \$70 billion as of December 31, 2024. Tokio Marine HCC holds financial strength ratings\* of "A+ (Strong)" from S&P Global Ratings, "A++ (Superior)" from A.M. Best, and "AA- (Very Strong)" from Fitch Ratings.

\*At the time of printing. For more information on these ratings, please visit: <a href="www.standardandpoors.com">www.standardandpoors.com</a>, <a href="www.ambest.com">www.ambest.com</a>, and <a href="www.fitchratings.com">www.fitchratings.com</a>.

### Atlas Travel Schedule of Benefits and Limits

December	Atlas Travel Schedule of Ben	PLAN DETAIL	<u> </u>		
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Consulation Pignitial papers an outplact to distabilities control and interest control that provides and programment of the possibilities of the provides and pro	Overall Maximum Limit	Age 80 or older - \$10,000; Age 65 to 79 - \$50,000 or \$100,000; All others - \$50,000, \$100,000, \$250,000, \$500,000,			
Common Secretary   Common Secr	Coinsurance				
Neverage seems or free room reids. Including unsaing services. Local Ambulance   Usada Ambulance   U	Eligible expenses are subject to ded	uctible, overall maximum limit, and are	per certificate period unless specific	ally indicated otherwise.	
Joseph Provided   June 2015	BENEFIT	LIMIT			
Internation Care Unit  Francesco, Room Corpayment  Claims incurred in the U.S.  You shall be responsible for a \$200 co-payment for the emergency room reaching the site of cash used the memory payment for the emergency room reaching the site of cash used the memory payment for the emergency room reaching the site of cash used the memory payment for the emergency room treatment of an injury.  Claims incurred in the U.S.  Claims incurred outside the U.S.  No co-payment for emergency room treatment of an injury.  Claims incurred outside the U.S.  For each with you start be reapposed be not a \$50 co-payment for emergency room treatment of an injury.  Claims incurred outside the U.S.  For each with you start be reapposed be not a \$50 co-payment for emergency room treatment of an injury.  Claims incurred outside the U.S.  For each with you start be reapposed be not a \$50 co-payment for emergency room treatment of an injury.  Claims incurred outside the U.S.  For each with you start be reapposed by the Outside Several Company of the Company of the Company of the Company of the U.S.  Company o					
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You shall be responsible for a \$300 co. payment for the emergany room in fall files unless you was a calmitted to the locapital.					
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For each visit, you shall be reaponable for a \$15 co-payment					
- co payment is valved for members with a \$0 deductable - contact the provided in the property of the contact that the provided in the provide	Urgent Care Center Co-payment		6		
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Up to \$50,000 oil lettime maximum. Eligible medical expenses only.   All Other Eligible Medical Expenses   Up to the overall maximum limit.					
All Other Eligible Medical Expenses  Welfact PAYENE ENERFY  EMERGENCY TAYES ENERFY  EMERGENCY APPEALE ENERFY  EMERGENCY APPEALE DESCRIPTION  Up to \$1,000,000 (leftime maximum, except as provided under Acute Onset of Pre-existing Condition. – not subject to deductible or overall maximum limit.  Pet Return of Minor Children  Pet Return of Minor Children  (I) to \$5,000 – not subject to deductible or overall maximum limit.  Emergency Reunion  Up to \$5,000 – not subject to deductible or overall maximum limit.  Emergency Reunion  Up to \$5,000 – not subject to deductible or overall maximum limit.  Emergency Reunion  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Ages 10 through 74 degree  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible or overall maximum limit.  Up to \$1,000 – not subject to deductible o					
EMERCENCY TRAVEL BENEFITS  Interreption Wedicial Evacuation  Return of Minor Children  Return of Minor Children  Return of Minor Children  Vip to \$3,0,0,00 - not subject to deductible  Pet Return  Vip to \$3,0,0,0 - not subject to deductible  Report and the Replacement Accommodation  Simple Report and Simple Republication  Fine Interruption  Natural Disaster – Replacement Accommodation  Natural Disaster – Replacement Accommodation  Vip to \$30,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,		, , , , , , , , , , , , , , , , , , , ,			
Emergency Medical Execustion  Return of Minor Children  Pet Return  Repatration of Remains  Emergency Reunian  Repatration of Remains  Emergency Reunian  Up to \$50,000 – not subject to deductible or coinsurance Equation to the elected overall maximum limit - not subject to deductible or coinsurance This limit is for this benefit only and into included in or subject to the overall maximum limit.  Emergency Reunian  Up to \$50,000 – not subject to deductible or coinsurance This limit is for this benefit only and into included in or subject to the overall maximum limit.  Up to \$50,000 on not subject to deductible Up to \$50,000 on not subject to deductible Up to \$50,000 – not subject to deductible or overall maximum limit  Up to \$50,000 – not subject to deductible or overall maxim		, ·			
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Regatariation of Remains	Emergency wedicar Evacuation		except as provided under Acute Ons	et of the existing domainon. Hot subject to	
Equation of Remains   Equation for Remains   Equation to Remains   Equation for Remains   Equation for Section   Emergency Reunion   Up to \$100,000, subject to a maximum of 15 days — not subject to deductible   Up to \$100,000, subject to a maximum of 15 days — not subject to deductible   Up to \$100,000 on \$100,000, subject to deductible   Up to \$100,000 on \$100,	Return of Minor Children				
This limit is for this benefit only and is not included in or subject to the overall maximum limit.  Up to \$30,000,000, subject to a maximum of 15 days,—not subject to deductible  Up to \$30,000,000, subject to a maximum of 15 days,—not subject to deductible  Up to \$30,000,000, and subject to deductible or overall maximum limit  Up to \$30,000,000, and subject to deductible or overall maximum limit  Up to \$30,000,000, and subject to deductible or overall maximum limit  Up to \$30,000,000, and subject to deductible or overall maximum limit  Up to \$30,000,000, and subject	Pet Return				
Emergency Reunion  Nutrual Disaster — Replacement Accommodations Trip Interruption Trip Interruption Travel Delay  Lost of Stolen Passport/Travel Visa Lost Checked Luggage Lost or Stolen Passport/Travel Visa Common acrier accident)  \$250,000 maximum benefit any one family or group, — not subject to deductible Up to \$100.000 on for subject to deductible Up to \$100.000 of subject to subject to deductible Up to \$100.000 of subject to subject to deductible Up to \$100.000 of subject to subject to deductible Up to \$100.000 of subject to subject to deductible Up to \$100.000 of subject to subject to deductible Up to \$100.000 of subject to subject to deductible Up to \$100.000 of subject to subject to deductible Up to \$100.000 of subject to subject to deductible Up to \$100.000 of subject to subject to deductible Up to \$100.000 of subject to subject to deductible Up to \$100.000 of subject to subject	Repatriation of Remains	· ·	•		
Natural Disaster - Replacement Accommodations Trip interruption Triver Delay  Lost Checked Luggage Luggage Lost Checked Luggage Luggage Lost Checked Luggage Lost Checked Luggage Lost Checked Luggage Luggage Lost Checked Luggage Luggage Luggage Lost Checked Luggage		•	•		
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Travel Delay  Lost Checked Luggage  Lost of Stolen Passport/Travel Visa  Political Evacuation  Accidental Death & Dismemberment (excludes loss due to common carrier accident)  \$250.000 maximum benefit any one family or group, - not subject to deductible  Lost of Stolen Passport/Travel Visa  \$250.000 maximum benefit any one family or group, - not subject to deductible or overall maximum limit  Leftime Maximum - \$25,000  Death - \$5,000  Loss of 2 Limbs - \$12,500  Loss of 2 Limbs - \$2,500  Loss of 2 Limbs - \$2,500  Loss of 2 Limbs - \$2,500  Loss of 1 Limb - \$12,500  Los	·				
Lost of Stolen Passport/Travel Visa  Lost of Stolen Passport/Travel Visa  Up to \$100 on a stubject to deductible  Accidental Death & Dismemberment (excludes loss due to common carrier accident)  \$250,000 maximum benefit any one family or group. — not subject to deductible or overall maximum limit  Ages 18 through 69 Lifetime Maximum * \$25,000 Loss of 1 Limb * \$25,000 Loss of 1 Limb * \$6,250 Loss					
Lost or Stolen Passport/Travel Visa Political Evacuation Accidental Death & Dismemberment (excludes loss due to common carrier accident)  \$250.000 maximum benefit any one family or group- not subject to deductible or overall maximum limit  \$250.000 maximum benefit any one family or group- not subject to deductible or overall maximum limit  \$250.000 maximum benefit any one family or group- not subject to deductible or overall maximum limit  \$250.000 maximum benefit any one family or group- not subject to deductible or overall maximum limit  \$250.000 maximum benefit any one family or group- not subject to deductible or overall maximum limit  \$250.000 maximum benefit any one family or group- not subject to deductible or overall maximum sets.5000 Loss of Limbs - \$50.000 Loss of Limbs - \$50.0					
District National Position   District National Positional Personal Liability Rider   District National Person Poperty - Up to \$25,000   District National Positional Person Poperty - Up to \$35,000   District National Person Poperty - Up to \$35,000   District Person Poperty - Up to \$3	Lost Checked Luggage	,			
Accidental Death & Dismemberment (excludes loss du tocommon carrier accident)  \$250,000 maximum benefit any one family or group, not subject to deductible or overall maximum limit  \$250,000 maximum benefit any one family or group, not subject to deductible or overall maximum limit  \$250,000 most subject to deductible or overall maximum limit  \$250,000 most subject to deductible or overall maximum limit  \$250,000 most subject to deductible or overall maximum september ment Rider (only available to members age 18 through age 69)  \$250,000 most subject to deductible or overall maximum limit  \$250,000 most subject to	·				
to common carrier accidenty \$25,000 maximum benefit any one family or group- not subject to deductible or overall maximum limit    Death   \$25,000   Death   \$25,000     Loss of 2 Limbs   \$25,000     Loss of 1 Limb   \$25,000     Loss of 2 Limbs   \$25,000     Loss of 1 Limb   \$6,250     Loss of 2 Limbs   \$25,000     Loss of 2 Limbs   \$5,000     Loss of 1 Limb   \$5,000     Loss of 1 Limb   \$3,125     Lifetime Maximum   \$25,000     Loss of 1 Limb   \$3,125     Lifetime Maximum   \$25,000     Loss of 1 Limb   \$3,125     Loss of 1 L			•		
\$250,000 maximum benefit any one family or group not subject to deductible or overall maximum limit    Class of 1 Limbs - \$25,000     Class of 2 Limbs - \$525,000     Class of 1 Limbs - \$12,500     Class of 1 Limbs - \$6,250     Class of 1 Limbs - \$6,250     Class of 1 Limbs - \$6,250     Class of 2 Limbs - \$6,250     Class of 1 Limbs - \$3,125     Class of 1 Limbs - \$1,000     Class of 2 Limbs			0		
S.250,000 maximum benefit any one family or group.  - not subject to deductible or overall maximum limit    Dust of 1 Limbs - \$12,500   Loss of 1 Limbs - \$6,250   Loss of 1 Limbs - \$6,000   Loss of 2 Limbs - \$6,000   Loss of 1 Limb - \$12,500   Loss of 1 Limb - \$12	,				
Loss of 1 Limb - \$12,500  Under age 18  Lifetime Maximum - \$5,000  Death - \$5,000  Loss of 2 Limb - \$2,500  Loss of 2 Limb - \$2,500  Loss of 1 Limb - \$2,500  Loss of 1 Limb - \$3,125  Under age 18  Lifetime Maximum - \$6,6250  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$3,125  Loss of 1 Limb - \$4,6250  Loss of 1 Limb - \$4,6250  Loss of 1 Limb - \$4,6250  Loss of 1 Limb - \$3,125  Loss of 1 Limb - \$4,6250  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$3,125  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$2,5000  Loss of 1 Limb - \$2,5000  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$3,125  Loss of 2 Limbs - \$6,250  Loss of 1 Limb - \$1,2500  Loss of 1 Limb - \$1,2500  Loss of 1 Limb - \$1,2500  Loss of 1 Limb - \$2,5000  Loss of 1 Lim		The state of the s			
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Death - \$5,000   Death - \$6,250   Loss of 2 Limbs - \$6,250   Loss of 2 Limbs - \$2,500   Loss of 2 Limbs - \$3,125    Optional Accidental Death & Dismemberment Rider (only available to members age 18 through age 69)  Death - \$25,000   Death - \$2,500   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$25,000   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$25,000   Loss of 2 Limbs - \$2,500   Loss of 2 Limbs - \$2,500    Loss of 2 Limbs - \$2,500   Loss of 2 Limbs - \$2,500    Loss of 2 Limbs - \$2,500   Loss of 2 Limbs - \$2,500    Loss of 2 Limbs - \$2,500   Loss of 2 Limbs - \$2,500    Loss of 2 Limbs - \$2,500   Loss of 2 Limbs - \$2,500    Loss of 2 Limbs - \$2,500   Loss of 2 Limbs - \$2,500    Loss of 2 Limbs - \$2,500   Loss of 2 Limbs - \$2,500    Loss of 2 Limbs - \$2,500   Loss of 2 Limbs - \$2,500    Loss of 2 Limbs - \$2,500   Loss of 2 Limbs - \$2,500    Loss of 2 Limbs - \$2,500   Loss of 2 Limbs - \$2,500    Loss of 2 Limbs - \$2,500   Loss of 2 Limbs - \$2,500    Loss of 2 Limbs - \$2,500   Loss of 2 Limbs - \$2,500    Loss of 2 Limbs - \$2,500   Loss of 2 Limbs - \$2,500    Loss of 2 Limbs - \$2,500   Loss of 1 Limb - \$3,125    Limbs - \$2,500   Loss of 2 Limbs - \$3,125    Limbs - \$2,500   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$2,500   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$2,500   Loss of 1 Limb - \$3,125    Limbs - \$2,500   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$2,500   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$2,500   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$2,500   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$2,500   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$2,500   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$2,500   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$2,500   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$3,500   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$3,500   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$3,500   Loss of 1 Limb - \$3,125    Lifetime Maximum - \$3,500   Loss of 1 Limb - \$3,125    Limbs - \$4,500   Loss of 1 Limb - \$3,125    Limbs - \$4,500   Loss o		Under age 18			
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Bedside Visit Up to \$1,500 – not subject to deductible		- not subject to deductible or overall	naximum limit		
•	Bedside Visit	, ,			
	Border Entry Protection	,			

# What's Covered by Atlas Travel®?

## **Emergency Medical Evacuation** and **Emergency Reunion**

Would you know what to do if you found yourself in a life-threatening situation far from home? Atlas Travel will cover eligible expenses necessary to transport you from an initial treating facility to the nearest hospital qualified to treat your life-threatening condition. We also understand the importance of family support in these difficult situations. Atlas Travel will also cover the transportation, lodging, and meal costs for a relative to join you after a covered emergency medical evacuation, up to the lifetime limit.

### **Repatriation of Remains**

What would your family do if disaster strikes while you are away from home? The death of a loved one is never easy, no matter the circumstances. In the unfortunate event of your death while traveling abroad, Atlas Travel will arrange for and cover eligible costs associated with the repatriation of your remains.

### **Return of Minor Children**

If you are expected to be hospitalized for more than 36 hours due to a covered injury or illness and covered children under 18 years of age will be left unattended as a result, Atlas Travel will cover the eligible transportation cost for the children to return home.

### **Terrorism**

If you are in the wrong place at the wrong time, and the country or region you're visiting is NOT under a level 3 or

higher travel advisory, Atlas Travel offers coverage for eligible medical expenses resulting from those acts. Coverage excludes countries or regions for which the U.S. Department of State has issued a level 3 ("reconsider travel") or higher travel advisory in the 60 days prior to your arrival date.

### **Political Evacuation**

If, during the coverage period and after your arrival, the U.S. Department of States issues a level 3 or higher travel advisory for your destination country, Atlas Travel will coordinate your alternate departure arrangements from that country and cover eligible associated costs.

### Natural Disaster – Replacement Accommodations

If a natural disaster occurs on your trip, causing you to become displaced from your planned and paid accommodations, Atlas Travel will provide relief of a maximum of \$250 a day for 5 days to help cover the costs of alternative accommodations.

## Acute Onset of Pre-Existing Conditions

Atlas Travel provides a limited benefit up to the medical coverage lifetime maximum for eligible medical expenses. If you are younger than 80, you may be covered for an acute onset of a pre-existing condition. This also includes up to a \$25,000 lifetime maximum for emergency medical evacuation.

An acute onset of a pre-existing condition is a sudden and unexpected outbreak or recurrence that is of short duration, is rapidly progressive, and requires urgent care. A pre-existing condition that is a chronic or congenital, of that gradually becomes worse over time, is not acute onset of a pre-existing condition. The Acute of Pre-existing Conditions benefit will only apply if all of the following conditions are met:

a. The Acute onset of a Pre-Existing

- Condition does not directly or indirectly relate to a chronic condition or congenital condition;
- b. Treatment must be obtained within twenty-four (24) hours of the sudden and unexpected outbreak or reoccurrence;
- c. You must be under eighty (80) years of age;
- d. You must not be traveling against or in disregard of the recommendations, established treatment programs, or medical advice of a physician or other healthcare provider;
- You must not be traveling with the intent or purpose to seek or obtain treatment for the pre-existing condition;
- f. You must be traveling outside your home country

## Hospitalization and Outpatient Treatment

If a covered illness or injury requires hospitalization, the plan provides coverage for eligible costs associated with hospitalization, including intensive care unit and outpatient treatment.

### **Sports Coverage**

Atlas Travel includes coverage for eligible injuries and illnesses that could occur while participating in many popular vacation sports — skiing and snowboarding (recreational downhill and/or cross country), snorkeling, water skiing, and others — at no additional cost. Certain extreme sports are excluded from coverage.

### **Complications of Pregnancy**

Atlas Travel offers coverage for complications of pregnancy during the first 26 weeks of gestation.

### **Crisis Response**

Atlas Travel offers up to \$10,000 (or up to \$100,000 if \*\*additional coverage is selected) to offset costs associated with kidnapping, such as ransom, crisis response expenses, and loss

<sup>\*</sup>The description of coverage in these pages is for informational purposes only. Actual coverage will vary based the terms and conditions of the policy issued. The information described herein does not amend or otherwise affect the terms and conditions of any insurance policy issued by WorldTrips or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

<sup>\*\*</sup>A pre-existing condition means any injury, illness, sickness, disease, or other physical, medical, mental, or nervous disorder, condition, or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the 2 years prior to the effective date of this insurance, whether or not previously manifested, symptomatic or known, diagnosed, treated, or disclosed to us prior to the effective date, and including any and all subsequent, chronic or recurring complications or consequences related thereto or resulting or arising therefrom

<sup>\*\*\*</sup>A buy-up of an additional \$90,000 is available for selection, which includes the added benefit of a \$10,000 maximum for natural disaster evacuation

of personal belongings. This benefit includes access to the services of Unity Crisis Group for advice, coordination with law enforcement, and negotiations during a kidnapping.

### **Personal Liability**

Atlas Travel offers up to \$25,000 (or up to \$100,000 if additional coverage is selected) to offset the following types of court-entered eligible judgments or approved settlements incurred by the member:

- Third-party injury;
- Damage/loss of a third party's personal property;
- Damage/loss of a related third party's personal property.

## Enrollment and Filing a Claim

### **Benefit Period Medical Coverage**

While the certificate is in effect, the benefit period does not apply. Upon termination of the certificate, including when you return to your home country,

the benefit period applies for up to 90 days only to eligible medical and dental expenses directly related to an injury or illness that was diagnosed or treated while the certificate was in effect. The benefit period begins on the first day of diagnosis or treatment of a covered injury or illness made while you are outside your home country. The benefit period applies whether or not you return to your home country.

#### **Enrollment**

You may access the online quoting and purchasing system, or you may complete an application and mail or fax it, along with your payment, to your agent or to WorldTrips.

### **Claim Filing**

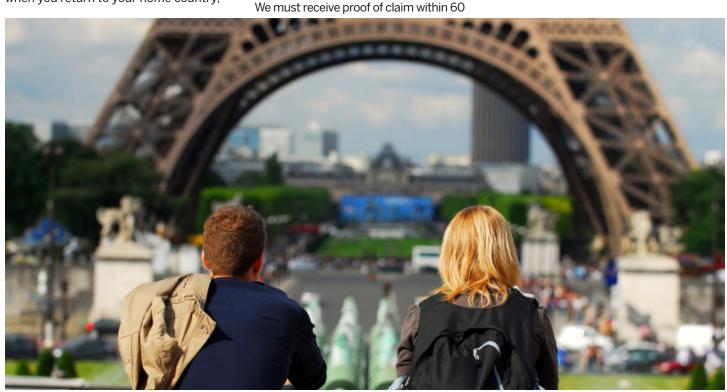
You may file a claim by completing and submitting a Claimant's Statement and Authorization form along with proof of claim (itemized bills, payment receipts, etc.).

You may complete and submit the form and necessary attachments online through Member Portal at <a href="https://worldtrips.my.site.com/MemberPortal">https://worldtrips.my.site.com/MemberPortal</a>
OR you may <a href="download the claim form">download the claim form</a>
and submit it alongside proof of claim via postal mail to the address on the form.

days of the last day of your certificate period (or for claims incurred during a benefit period, 60 days from the date the claim is incurred).

Patient Protection and Affordable Care Act ("PPACA"): This insurance is not subject to, and does not provide certain insurance benefits required by, the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether this policy meets any obligations you may have under PPACA.

WorldTrips is a service company and a member of the Tokio Marine HCC group of companies. WorldTrips' Atlas Travel is underwritten through binding authorities with TMHCC (CI) Insurance SPC Ltd and Houston Casualty Company (HC).





### **CUSTOMER SERVICE**

### **Member Portal**

Member Portal is our online, self-service portal for travel medical insurance policyholders. Be sure to register for a Member Portal account after you purchase your travel medical insurance plan.

After you register for an account, you'll be able to:

- Access your policy documents, ID card, and visa letter
- File a claim or appeal
- Check your claim or appeal status
- Download your Explanation of Benefits (EOB)
- Extend or renew your policy
- Update your personal information
- · Contact us

### Log in to Member Portal at:

### worldtrips.my.site.com/MemberPortal

### **World Service Center**

If you prefer to speak to a professional service representative, contact WorldTrips' World Service Center by calling toll-free from various countries or by calling collect. The World Service Center can provide service in many different languages.

## WORLDWIDE TRAVEL AND MEDICAL ASSISTANCE

Atlas Travel® includes travel and medical assistance services available 7 days a week, 365 days a year. Contact WorldTrips to access any of these services.

### **Medical Monitoring**

Consultations with attending medical professionals during hospitalization and establishment of a single point-of-contact for family members to receive ongoing updates regarding medical status.

### **Provider Referrals**

Contact information for Western-style medical facilities, medical and dental practices, and pharmacies in the destination country.

### **Travel Document Replacement**

Assistance with obtaining replacement passports, birth certificates, visas, airline tickets, and other travel-related documents.

### **Lost Luggage Assistance**

Tracking service to assist in locating luggage or other items lost in transit.

## OTHER TRAVEL ASSISTANCE SERVICES\*

- Prescription Drug Replacement
- Emergency Travel Arrangements
- · Dispatch of Physician
- Translation Assistance
- Credit Card / Traveler's Check Replacement

\*For a complete list of available assistance services or for more information, please contact WorldTrips. Travel and medical assistance services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.

A member of the Tokio Marine HCC group of companies