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WorldTrips®

VisitorSecure®

VisitorSecure is a budget-friendly insurance plan from WorldTrips for when you have relatives visiting the United States or for travel abroad. VisitorSecure provides coverage while traveling to the U.S. and internationally.

Why Choose VisitorSecure?

Whether you are looking for coverage for yourself, one individual, or a group of friends or family members, VisitorSecure may have the features you need. Each plan includes coverage for medical expenses, emergency medical evacuation, and common carrier accidental death and dismemberment. In addition, the plan offers a choice of deductibles and coverage options to help the plan meet almost any budget.

DO I NEED VISITORSECURE INSURANCE?

Traditional domestic plans are available to permanent residents of the U.S., but family and friends who visit these individuals often need health insurance that provides coverage while they are in the U.S. VisitorSecure provides international visitors with inpatient and outpatient hospital benefits for eligible medical expenses, valuable emergency travel benefits, and travel assistance services in case the unexpected occurs abroad.

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.

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 medical insurance designed to meet needs of consumers worldwide.

WorldTrips is a member of the Tokio Marine HCC group of companies, a leading specialty insurance group with a financial strength rating* of AA- for Standard & Poor's and Fitch Ratings and A++ (Superior) by A.M. Best Company.

*At the time of printing. For more information on these ratings, please visit: www.standardandpoors.com, www.fitchratings.com, and www.ambest.com.

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 worldtrips.my.site.com/MemberPortal or through our Customer Service page at www.worldtrips.com/customer-service OR you may download the claim form from our Document Downloads page at www.worldtrips.com/downloads and submit it alongside proof of claim via postal mail to the address on the form.

We must receive proof of claim within 60 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.

VisitorSecure is underwritten by Lloyd's. WorldTrips is a service company and 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.

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.

Benefits of VisitorSecure®

	PLAN A	PLAN B	PLAN C	PLAN D
DEDUCTIBLE				
Ages 14 Days - 59 Years	$0, $50, or $100			
Ages 60 - 69 Years	$0, $50, or $100			N/A
Ages 70 - 79 Years	$100 or $200		N/A	
Ages 80 and Above	$100 or $200	N/A		
OVERALL POLICY MAXIMUM				
Ages 14 Days - 59 Years	$50,000	$75,000	$100,000	$130,000
Ages 60 - 69 Years	$50,000	$75,000	$100,000	N/A
Ages 70 - 79 Years	$50,000	$75,000	N/A	
Ages 80 and Above	$10,000	N/A		
INPATIENT TREATMENT				
Hospital Room and Board, Including Miscellaneous	$1,450 per day, maximum 30 days	$1,725 per day, maximum 30 days	$2,000 per day, maximum 30 days	$2,585 per day, maximum 30 days
Intensive Care Unit, including miscellaneous	$2,200 per day, maximum 8 days	$2,600 per day, maximum 8 days	$3,000 per day, maximum 8 days	$3,800 per day, maximum 8 days
Surgery	$3,600 per session	$4,800 per session	$6,000 per session	$7,800 per session
Consultant physician	$450 maximum	$475 maximum	$500 maximum	$650 maximum
Private duty nurse	$550 maximum	$550 maximum	$550 maximum	$700 maximum
Physician visits	$60 maximum per visit, 30 visits max.	$75 maximum per visit, 30 visits max.	$90 maximum per visit, 30 visits max.	$115 maximum per visit, 30 visits max.
OUTPATIENT TREATMENT				
Surgery	$3,300 per session	$4,400 per session	$5,500 per session	$7,150 per session
Outpatient surgical facility	$1,100 maximum	$1,150 maximum	$1,200 maximum	$1,500 maximum
Pre-admission testing	$1,100 maximum			$1,450 maximum
Diagnostic x-ray and labs	$500 maximum, plus $400 for one CAT Scan, MRI or PET	$550 maximum, plus $450 for one CAT Scan, MRI or PET	$600 maximum, plus $500 for one CAT Scan, MRI or PET	$750 maximum, plus $650 for one CAT Scan, MRI or PET
Emergency room (all expenses incurred therein)	$375 maximum	$485 maximum	$600 maximum	$785 maximum
Observation room services	$355 maximum	$465 maximum	$575 maximum	$750 maximum
Outpatient prescription drugs	$150 maximum	$200 maximum	$250 maximum	$300 maximum
Office visits, including urgent care	$70 allowable per visit, 10 visits max.	$85 allowable per visit, 10 visits max.	$100 allowable per visit, 10 visits max.	$130 allowable per visit, 10 visits max.
MISCELLANEOUS INPATIENT & OUTPATIENT TREATMENT				
Anesthesiologist	**$825**	**$1,110**	**$1,375**	**$1,775**
Assistant surgeon	**$825**	**$1,110**	**$1,375**	**$1,775**
Local ambulance	$500 maximum			
Dental accident	$550 maximum			
Physical therapy	$40 maximum per visit, 1 visit per day, maximum 12 visits			
Mental & nervous disorder & substance abuse	Same as any illness			
Durable medical equipment	$1,100 maximum	$1,200 maximum	$1,300 maximum	$1,700 maximum
*Acute Onset of **Pre-Existing Condition (only available to members under age 70)	$50,000 lifetime maximum for eligible expenses	$75,000 lifetime maximum for eligible expenses	$100,000 lifetime maximum for eligible expenses	
	$25,000 lifetime maximum for emergency medical evacuation			
OTHER BENEFITS (NOT SUBJECT TO DEDUCTIBLE OR OVERALL POLICY MAXIMUM)				
Emergency medical evacuation	$50,000 lifetime maximum, except as provided under *acute onset of **pre-existing condition Available only to members under age 70			
Repatriation of remains	$25,000 per member			
Local burial & cremation	$5,000 per member			
Common carrier accidental death & dismemberment	$25,000 lifetime maximum principal sum per member Death or loss of two limbs - principal sum Loss of one limb - one-half the principal sum			

All eligible expenses are subject to deductible, overall policy maximum, and are per injury or illness unless specifically indicated otherwise.

*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, or that gradually becomes worse over time, is not acute onset of a pre-existing condition.

The Acute Onset of Pre-existing Condition 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 seventy (70) 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;

e) 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

**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.

WorldTrips®

OUTSTANDING CUSTOMER SERVICE

Member Portal and World Service Center

WorldTrips' Member Portal is an online account management and resource tool available to:

- Extend coverage and reprint ID cards
- Obtain details about claim filing and downloading forms
- View claims status

LOG IN TO MEMBER PORTAL AT:

https://worldtrips.my.site.com/MemberPortal

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

VisitorSecure includes valuable travel and medical assistance services, which are available globally through our customer service representatives. 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.**