

WHY CHOOSE ATLAS TRAVEL®?

Whatever your reason, international travel should be a pleasant experience. **Complications and emergencies such as illness, injury, and natural disasters are a fact of life.** We're here to help if it happens to you. Atlas Travel helps protect you from potential financial disaster while traveling abroad with benefits including inpatient and outpatient medical expenses, \$1,000,000 of coverage for emergency medical evacuation, coverage for lost checked baggage, and many other important benefits. Atlas Travel gives you the peace-of-mind you are looking for!

Do I need travel medical insurance?

Often, the primary medical insurance in your home country will not cover you and your family while traveling abroad, and often will not provide essential services in the event of an illness or injury. Atlas Travel includes these **essentials, such as an emergency medical evacuation benefit, hospital and emergency room coverage, and assistance in various crises, including kidnap and ransom** situations abroad.

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

MIS Group, headquartered in the United States in Indianapolis, Indiana, is a full-service company offering international medical insurance designed to meet the need of consumers worldwide. Tokio Marine HCC, **headquartered in Houston, Texas**, is a lead-

ing specialty insurance group conducting business in approximately 180 countries. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately **\$30 billion**. Tokio Marine HCC holds a financial strength rating of AA- for Standard & Poor's and Fitch Ratings and A++ (Superior) by



A.M. Best Company.

WHAT'S COVERED BY ATLAS TRAVEL?

International Hospitalization and Outpatient Treatment

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

Example of actual claim. Treatment for a car accident. Cost of the accident without insurance: **\$120,599**. Coverage for this kind of medical treatment is included.

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 the necessary expenses to transport you to the nearest medical facility qualified to treat your life-threatening condition.

Repatriation of Remains

In the unfortunate event of your death while traveling abroad, Atlas Travel will arrange for and cover the costs associated with the repatriation of your remains.

Terrorism

In these turbulent times, the risk of a terrorist attack is a reality. If you are in the wrong place at the wrong time, and the country you're visiting is NOT under a travel advisory, Atlas Travel offers coverage for medical expenses resulting from those acts.

Acute Onset of Pre-Existing Conditions

If you are younger than 70, you may have limited covered for an acute onset of a pre-existing condition with a sudden and unexpected outbreak or recurrence.

Political Evacuation

If the United States government issues a travel warning for your destination country after your arrival, Atlas Travel will coordinate your alternate departure arrangements from that country and cover the associated costs.

Crisis Response

\$10,000 and optionally up to \$100,000 to offset costs associated with kidnapping, such as ransom, crisis response expenses, and loss of belongings.

Personal Liability

Atlas offers up to \$10,000 (*or up to \$100,000 if additional coverage is selected*) to certain types of court-entered eligible judgments incurred by the member.

- **24/7 Worldwide Travel and Medical Assistance**
- **Travel Document and Prescription Drug Replacement**

- **Emergency Travel Arrangements**

Benefits of Atlas Travel

BENEFIT	LIMIT
Deductibles	\$0, \$100, \$250, \$500, \$1,000 or \$2,500 per certificate period.
Overall Maximum Limit Per Certificate Period	Age 80 or older- \$10,000; Age 70 to 79- \$50,000, \$100,000; All others- \$50,000, \$100,000, \$200,000, \$500,000, \$1,000,000, or \$2,000,000.
Coinsurance – Claims incurred in U.S. or Canada	For the certificate period, underwriters will pay 80% of the next \$5,000 of eligible expenses after the deductible, then 100% to the overall maximum limit. Coinsurance will be waived if expenses are incurred within the PPO.
Coinsurance – Claims incurred outside U.S. or Canada	For the certificate period, underwriters will pay 100% of eligible expenses after the deductible up to the overall maximum limit.
Hospital Room and Board	Average semi-private room rate, including nursing services.
Local Ambulance	Usual, reasonable and customary charges, when covered illness or injury results in hospitalization as inpatient.
Intensive Care Unit	Usual, reasonable and customary charges.
Emergency Room Copayment	In addition to coinsurance, the member shall be responsible for a \$200 co-payment for each use of emergency room for an illness unless the member is admitted to the hospital. There will be no copayment for emergency room treatment of an injury.
Urgent Care Center	For each visit, the member shall be responsible for a \$50 co-payment, after which coinsurance will apply. Not subject to deductible. Copayment waived if \$0 deductible elected.
Hospital Indemnity (in addition to medical expenses)	\$100 per day of inpatient hospitalization for member's use to offset miscellaneous expenses (not subject to deductible or coinsurance).
Physical Therapy and Chiropractic Care	\$50 maximum per day. Must be ordered in advance by a physician.
All Other Eligible Medical Expenses	Usual, reasonable and customary charges.
Acute Onset of Pre-existing Condition (only available to members younger than 70)	Limited benefit up to the medical coverage maximum (excludes chronic and congenital conditions). \$2,500 lifetime maximum for emergency medical evacuation.
Emergency Dental (acute onset of pain)	\$250 limit per certificate period (not subject to deductible or coinsurance).
Emergency Medical Evacuation	\$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or coinsurance).
Return of Minor Children	\$50,000 per certificate period (not subject to deductible or coinsurance).
Pet Return	Up to \$1,000 to return a traveling pet home if member is hospitalized.
Repatriation of Remains	Overall maximum limit (not subject to deductible or coinsurance).
Emergency Reunion	\$50,000 limit per certificate period, subject to a maximum of 15 days (not subject to deductible or coinsurance).
Natural Disaster – Replacement Accommodations	Maximum \$100 a day for 5 days (not subject to deductible or coinsurance).
Trip Interruption	\$5,000 limit per certificate period (not subject to deductible or coinsurance).
Trip Delay	\$100 for a 12-hour delay requiring an unplanned overnight stay (2 days maximum).
Lost Checked Luggage	\$500 limit per certificate period (not subject to deductible or coinsurance).
Political Evacuation	\$10,000 lifetime maximum (not subject to deductible or coinsurance).
Terrorism	\$50,000 maximum lifetime limit, eligible medical expenses only.
Accidental Death and Dismemberment (excludes loss due to common carrier accident; \$250,000 maximum benefit per one family or group)	Not subject to deductible or coinsurance.
Members up to age 18	Lifetime max. - \$5,000; Death - \$5,000; Loss of 2 limbs - \$5,000; Loss of 1 limb - \$2,500.
Members age 18 through 69	Lifetime max. - \$50,000; Death - \$50,000; Loss of 2 limbs - \$50,000; Loss of 1 limb - \$25,000. Optional Accidental Death & Dismemberment buy-up of \$50,000 to Lifetime max. \$100,000.
Members age 70 through 74	Lifetime max. - \$12,500; Death - \$12,500; Loss of 2 limbs - \$12,500; Loss of 1 limb - \$6,250.
Members age 75 and older	Lifetime max. - \$6,250; Death - \$6,250; Loss of 2 limbs - \$6,250; Loss of 1 limb - \$3,125.
Common Carrier Accidental Death (\$250,000 maximum benefit per any one family or group)	Not subject to deductible or coinsurance. Up to age 18 - \$25,000 per member; Age 18 to 69 - \$50,000 per member; Age 70 to 74 - \$12,500 per member; Age 75 and older - \$6,250.
Crisis Response	\$10,000 limit per certificate period; Includes access to Unity Crisis Group services. Optional Crisis Response buy-up with Natural Disaster Evacuation Coverage. \$90,000 per certificate period, with \$10,000 maximum for Natural Disaster Evacuation.
Personal Liability	\$10,000 lifetime maximum. Optional Personal Liability buy-up of \$90,000 to Lifetime max. \$100,000.
Bedside Visit	\$1,500 (economy ticket for family member to visit if member admitted to ICU).