

WHY CHOOSE ATLAS GROUP®?

The Atlas Group plan from MIS Group, a member of Tokio Marine HCC, is with you and your group of 5 or more almost anywhere you may travel in the world. Atlas Group coverage is perfect for **mission trips, large family vacations, student groups abroad, corporate groups, and overseas excursions** for other large organizations.



Traveling internationally with a group for pleasure or business should be a pleasant experience. **Emergencies and complications such as natural disasters, injury, or illness are a fact of life, and can be even tougher to manage if it is for a large group of people.** We're here to help if any of these incidents happen during your trip. For your peace of mind, coverage for medical expenses in case of hospitalization--including stay in an intensive care unit or outpatient treatment, emergency medical evacuation are just some of the benefits from Atlas Group.

My family has medical insurance in our home country; do we need group travel medical insurance?

Often, the primary medical insurance in your home country will not cover you and your family while traveling internationally, and medical expenses can be very costly while abroad. Past

clients have encountered over \$68,000 in medical expense from an emergency medical evacuation alone. Atlas Group plans, in contrast, offer affordable coverage—plans start at less than \$1 a day! Additionally, Atlas Group includes essentials such as translation assistance while being treated, doctor and hospital referrals, and assistance replacing lost prescriptions.

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, conducts 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.

Sports Coverage

Atlas Group includes coverage for eligible injuries and illnesses that could occur while participating in many popular vacation sports - skiing, snowboarding, snorkeling, water skiing, and others - at no additional cost. Certain extreme sports are excluded from coverage.

Natural Disaster Benefit - Replacement Accommodations

If a natural disaster occurs while on your trip, causing you to become displaced from your ac-

commodations, Atlas Group will provide relief of up to \$100 a day for 5 days to help cover the costs of alternative accommodations.

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.

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.

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

ATLAS GROUP TRAVEL INSURANCE

Schedule of Benefits

BENEFIT	LIMIT
Deductibles	\$0, \$100, \$250, \$500, \$1,000 or \$2,500 per certificate period
Overall Maximum Limit per Certificate Period (includes all benefits except Accidental Death and Dismemberment, Emergency Medical Evacuation and Common Carrier Accidental Death)	Age 80 or older: \$10,000. Age 70 to 79: \$50,000 or \$100,000. All others: \$50,000, \$100,000, \$200,000, \$500,000 or \$1,000,000.
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 Co-payment	For each visit, the member shall be responsible for a \$200 copayment for use of emergency room except for emergency treatment of Injury after which coinsurance will apply.
Urgent Care Center	For each visit, the member shall be responsible for a \$50 copayment, after which coinsurance will apply. Not subject to deductible. Co-payment 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). \$25,000 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.
Local Burial or Cremation	\$5,000 lifetime maximum
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 12-hour delay requiring 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 any 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 through 69- \$50,000 per member; Age 70 to 74- \$12,500 per member; Age 75 and older- \$6,250
Maximum Per Injury / Illness	Age 80 or older: \$10,000. Age 70 to 79: \$50,000 or \$100,000. All others: \$50,000, \$100,000, \$200,000, \$500,000 or \$1,000,000.
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).