

PPO Networks



Your insurance plan will participate in United Healthcare PPO under the following circumstances:

- Your home country or citizenship is not European Union and
 - your initial purchase of Atlas Series, ExchangeGuard, StudentSecure products is on or after July 1, 2019.
 - your initial purchase of Visit USA, Intermedical, WorldMed or Study USA products is on or after August 28, 2019.
- Your home country or citizenship is European Union and
 - your initial purchase of Atlas Series, ExchangeGuard, StudentSecure products is on or after April 1, 2020.



Your insurance plan will participate in First Health PPO under the following circumstances:

- Your home country or citizenship is not European Union and
 - your initial purchase of Atlas Series, ExchangeGuard, StudentSecure products is prior to July 1, 2019.
 - your initial purchase of Visit USA, Intermedical, WorldMed or Study USA products is prior to August 28, 2019.
- Your home country or citizenship is European Union and
 - your initial purchase of Atlas Series, ExchangeGuard, StudentSecure products is prior to April 1, 2020.
 - you purchased Visit USA, Intermedical, WorldMed or Study USA product.

Insured's Name / Mailing Address:

InterMedical Insurance

Welcome to coverage under InterMedical Insurance underwritten by Lloyd's Syndicate 4141. Enrollment is administered by Travel Insurance Services. These documents present instructional information as well as a page of details about your coverage and an ID card to cover every person insured under this plan. Please be sure to read the summary of the coverage available under this plan, which is attached to your confirmation e-mail.

IMPORTANT

This insurance coverage 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.

TRAVEL ASSISTANCE SERVICES

Provided by: World Service Center

1-800-605-2282 (within the U.S.)

1-317-262-2132 (outside the U.S.)

Collect calls accepted

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- Emergency assistance available 24/7
 - Travel Alerts & Warnings
 - Lost Passport & Documents Assistance
 - Emergency Cash Transfer Assistance
 - Embassy & Consulate Referrals
 - Dispatch of Physician/Nurse
 - Emergency Medical Evacuations and Repatriations

CLAIMS PROCESSING/ADMINISTRATION

Notice of Claim:

In the event you need medical attention, present your identification card to your attending physician. The physician is welcome to submit bills directly to us. You will need to submit a Claimant's Statement.

Obtain a Claimant's Statement:

<https://www.insubuy.com/travel-and-student-insurance-claims/>

File a Medical Claim:

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

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.

NOTABLE EXCLUSIONS

- Coverage for pre-existing conditions is excluded from coverage.
- Coverage for acute onset of a pre-existing condition is excluded when the pre-existing condition is a congenital or chronic condition.
- Expenses related to cancer of any form are excluded.
- Read the Description of Coverage for a full list of policy exclusions.

Mail claims with original receipts and completed claim form to:


World Trips
PO Box 2005
Farmington Hills, MI 48333-2005


Inside U.S.:
1-800-605-2282

Outside U.S.:
1-317-262-2132

Insurance ID Card

SAMPLE ONLY
INSUBUY.COM

	
Member	Insurance
Member Name: John Smith	Payer ID: USN123
WorldTrips Certificate #: 123456	Health Plan (80000):
Effective Date: 04/15/2021	Group Name: WorldTrips
Termination Date: 07/15/2021	UnitedHealthcare Group Number: 76-123456
Deductible: \$250	UnitedHealthcare Member ID: 123
	Plan Name: Intermedical UnitedHealthcare Options PPO

Provider Claim Submission
Provider UnitedHealthcare Member ID: 603
<ul style="list-style-type: none">All claims must be submitted with the 12 digit UnitedHealthcare Member IDFor member benefit and eligibility verification, call 844-251-0747Submit claims electronically using PAYER ID USN123Or submit via mail: UnitedHealthCare Global, PO Box 30526, Salt Lake City, UT 84130-0526
Member Claim Submission
Member WorldTrips Certificate #:
<ul style="list-style-type: none">Claimant statement and authorization forms may be completed online at https://zone.worldtrips.com/clientzonePrintable claimant statement and authorization forms are available at https://service.worldtrips.comFor additional information call: 800-605-2282 or 317-262-2132International provider network search: https://worldtrips.com/find-a-doctor

POSSESSION OF THE CARD DOES NOT GUARANTEE COVERAGE

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InterMedical InsuranceSM Confirmation of Insurance

Underwritten by Lloyd's Syndicate 4141
Claims administered by WorldTrips®
Unique Market Ref. No. B6021RAM00221

Actual effective and termination date and period may vary based on the provisions of this coverage.

Insured's Name/Mailing Address:

John Smith

Certificate No.: I123456

Purchase Date: 04/15/2021

Total Premium Paid: \$123.56

Additional AD&D Benefit:

Hazardous Activities:

Intercollegiate/

Interscholastic Sports:

Name(s) of Insured(s)	Residence Country	Citizenship	Effective Date	Termination Date
John Smith	US	US	04/15/2021	07/15/2021

Limits of Coverage

Plan	Deductible:	Overall Maximum Limit:	Illness and Injury Medical Expense Maximum:	Emergency Medical Evacuation:
Intermedica	\$250	\$50,000	\$50,000	\$500,000

*The Medical Expense Benefit Limit for those 80 and above: \$10,000.

Benefit Schedule

Return of Mortal Remains:	\$50,000
Emergency Medical Reunion:	\$20,000
Return of Minor Child(ren):	\$50,000
Trip Interruption:	\$5,000
Loss of Checked Luggage:	\$500
Stolen Passport / Visa:	\$100
Emergency Dental:	\$2,000 / \$250 for acute onset of pain

Accidental Death and Dismemberment Benefit Schedule

Total Accidental Death and Dismemberment benefits are as follows, plus any additional benefits as noted above.	
Under Age 18	\$5,000
Age 18-69	\$50,000
Age 70-74	\$20,000
Age 75 and above	\$10,000

This Declaration Page is evidence of your insurance under the Atlas/International Citizen Group Insurance Trust, Hamilton, Bermuda. For a complete copy of the Master Policy, contact WorldTrips. A summary of the coverage available under this plan is available at: <https://www.insubuy.com/intermedical/international-travel-health-insurance.pdf>

POLICYHOLDER/CERTIFICATE HOLDER NOTICE

U.S. Treasury Department's Office of Foreign Assets Control ("OFAC")

It is important to note that no coverage is provided by this Policyholder/Certificate Holder Notice nor can it be construed to replace any provisions of your plan. For complete information on provided coverage, consult the plan itself and the Declaration page. This Policyholder/Certificate Holder Notice is solely for providing information concerning the possible impact on your insurance coverage due to directives issued by OFAC, and it is necessary that this notice be read carefully. OFAC administers and enforces sanctions policy based on national emergency declarations made by the President and has identified numerous countries, foreign agents, front organizations, terrorists, terrorist organizations, and narcotics Traffickers as "Specially Designated Nationals and Blocked Persons ("SDN")." This list can be found on the United States Treasury's web site - [http : / / www . treas . gov / ofac](http://www.treas.gov/ofac). In accordance with OFAC regulations, if it is determined that the insured or any person or entity claiming the benefits of this insurance has been identified as a SDN or if a prohibited country as identified by OFAC is involved, then the provisions of the insurance plan will immediately be subject to OFAC administration. Accordingly, certain limitations on premium payments and/or claim payments may apply.

SAMPLE ONLY
INSUBUY.COM

Payment Receipt

Certificate Number:

Paid By:

Payment Type:

Number:

Amount:

Date Paid:

**SAMPLE ONLY
INSUBUY.COM**

Data Protection Notice for Citizens and Residents of the European Union and for Visitors Traveling to the European Union.

WorldTrips respects your right to privacy. In our Privacy Policy (available at <https://www.worldtrips.com/about-worldtrips/privacy-policy/>) we explain who we are, how we collect, share and use personal information about you, and how you can exercise your privacy rights. If you have any questions or concerns about our use of your personal information, then please contact DPO@tmhcc.com.

We may collect your personal information such as name, email address, postal address, telephone number, gender and date of birth. We may also collect your sensitive personal information such as data relating to your physical or mental health or condition. We need the personal or sensitive personal information to enter into and perform a contract with you. We retain personal information and sensitive personal information we collect from you where we have an ongoing legitimate business need to do so.

We may disclose your personal or sensitive personal information to:

- our **group companies**;
- **third party services providers and partners** who provide data processing services to us or who otherwise process personal information for purposes that are described in our Privacy Policy or notified to you when we collect your personal information;
- any **competent law enforcement body, regulatory, government agency, court or other third party** where we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect your interests or those of any other person;
- a **potential buyer** (and its agents and advisers) in connection with any proposed purchase, merger or acquisition of any part of our business, provided that we inform the buyer it must use your personal information only for the purposes disclosed in our Privacy Policy; or
- any **other person with your consent** to the disclosure.

Your personal and sensitive personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country. We transfer data within the Tokio Marine group of companies by virtue of our Intra Group Data Transfer Agreement, which includes the EU Standard Contractual Clauses.

We use appropriate technical and organisational measures to protect the personal information that we collect and process about you. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal information.

You are entitled to know what data is held on you and to make what is referred to as a **Data Subject Access Request ('DSAR')**. You are also entitled to request that your data be **corrected** in order that we hold accurate records. In certain circumstances, you have other data protection rights such as that of **requesting deletion, objecting to processing, restricting processing** and in some cases **requesting portability**. Further information on your rights is included in our Privacy Policy.

You can **opt-out of marketing communications** we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you. Similarly, if we have collected and processed your personal or sensitive personal information with your consent, then you can **withdraw your consent** at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. You have the **right to complain to a data protection authority** about our collection and use of your personal information.



WorldTrips

CONFIRMATION OF COVERAGE

We are pleased to confirm short term medical coverage under the InterMedical Insurance Plan, insured by Lloyd’s Syndicate 4141 and administered by WorldTrips, 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 (Dirección General de Seguros y Fondos de Pensiones) under reference L0017. This plan will make direct payment to providers when the plan administrator is contacted and submitted charges are approved.

This coverage is valid worldwide, including the Destination Country(ies) listed below, except for the member’s Home Country and countries restricted by U.S. economic sanctions and embargo programs. **InterMedical satisfies Schengen Visa health insurance requirements.**

Effective Date: 04/15/2021

Home Country: US

Destination Country(ies):

Name	Certificate No.	Termination Date	Citizenship
John Smith	I123456	07/15/2021	US

InterMedical	
Overall Policy Maximum	
Maximum per Injury/Illness	Overall Maximum Limit
Deductible	
Medical Expenses (including hospitalization)	Overall Maximum Limit
Emergency Medical Evacuation & Repatriation	\$500,000
Emergency Reunion	\$20,000
Repatriation of Remains	\$50,000
Trip Interruption	\$5,000
Emergency Dental due to Accident	\$2,000
Emergency Dental – Acute Onset of Pain	\$250
Paid in full by	

This coverage is extendable up to the maximum certificate duration. Please see policy documents for further details, or feel free to contact us with any questions or concerns.

Sincerely,

Mark Carney

WorldTrips

Plan Administrator for Lloyd’s, Fitzwilliam House, 10 St. Mary Axe, London, England EC3A 8BF