





## Atlas Travel®

The Atlas Travel plan from MIS Group, a member of Tokio Marine HCC, is with you almost anywhere in the world you may travel for vacations, studying abroad, corporate travel, and mission trips.

## 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. While we hope none of these incidents happen, we're here to help if they do. 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-ofmind you're looking for!



#### Do I need travel medical insurance?

Many times the primary medical insurance in your home country will not cover you while traveling abroad and often will not provide important services, perhaps essential ones, 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.

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

# 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 needs of consumers worldwide.

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, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our nearly 2,500 employees are industry-leading experts. 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.

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

# Benefits of Atlas Travel

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. Co-payment valued if \$0 deductible elected.  Hospital Indemnity (in addition to medical expenses)  2100 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  Lisual, reasonable and customary charges.  Acute Onset of Pre-existing Condition (only available)  to members younger than 70)  Emergency Dental (acute onset of pain)  \$50 limit per certificate period (not subject to deductible or coinsurance).  ### Emergency Medical Evacuation  \$50,000 per certificate period (not subject to deductible or coinsurance).  #### Feture  \$50,000 per certificate period (not subject to deductible or coinsurance).  ###################################	BENEFIT	LIMIT
Security Sec	Deductibles	\$0, \$100, \$250, \$500, \$1,000 or \$2,500 per certificate period.
deducable, then 100% to the overall maximum limit. Coinsurance will be waived if expenses are incurred within the PPD.  Consurance – Claims incurred outside U.S. or Canada  Hospital Room and Board  Average semi-private room rate, including nursing services.  Usual, reasonable and outstormary charges.  Intersive Care Unit  Usual, reasonable and outstormary charges.  Intersive Care Center  For each visit, the number shall be responsible for a \$200 co asyment for each use of emergency room for an illness unless the member is admitted to the heaptral. There will be no copayment for emergency room for an illness unless the member is admitted to the heaptral. There will be no copayment for emergency room for an illness unless the member is admitted to the heaptral. There will be no copayment for emergency room for an illness unless the member is admitted to the heaptral. There will be no copayment for emergency room for an illness unless the member is admitted to the heaptral. There will be no copayment for emergency room for an illness unless the member is admitted to the heaptral. There will be no copayment for emergency room for an illness unless the member is admitted to the heaptral. There will be no copayment for emergency room for an illness unless the member is admitted to the heaptral. There will be no copayment for emergency room for an illness unless the member is admitted to the heaptral there was developed to	Overall Maximum Limit Per Certificate Period	
overall maximum limit.  Average semi-private room rate, including nursing services.  Local Ambulance  Local	Coinsurance – Claims incurred in U.S. or Canada	deductible, then 100% to the overall maximum limit. Coinsurance will be waived if expenses are incurred
Local Ambulance Intensive Care Unit  Usual, reasonable and customary charges, when covered filhess or injury results in hospitalization as injuried.  Intensive Care Unit  Usual, reasonable and customary charges.  In addition to consumance, the member shall be responsible for a \$200 co-payment for each use of emergency room or an illness unless the member is admitted to the hospital. There will be no occupance for emergency room treatment of an injury.  Urgent Care Center  For each visit, the member shall be responsible for a \$30 co-payment for each use of emergency room treatment of an injury.  For each visit, the member shall be responsible for a \$30 co-payment for each use of emergency room treatment of an injury.  For each visit, the member shall be responsible for a \$30 co-payment for each use of emergency medial elected.  Hospital Indemnity in addition to medical expenses)  Hospital Indemnity in addition to medical expenses)  1500 or day of department for each shall be responsible for a \$30 co-payment for each use of deductible or coinsurance will apply. Not subject to deductible or coinsurance in control of the properties of the properties of the properties of coinsurance in control of the properties of the properties of coinsurance in control of the properties of the properties of properties of the properties	Coinsurance – Claims incurred outside U.S. or Canada	
Intensive Care Unit  Emergency Room Co-payment  In addition to coinsurance, the member shall be responsible for a \$200 co-payment for each use of emergency yound for an Illiness unless the member is admitted to the hospital. There will be no copayment for emergency yound from a liness unless the member is admitted to the hospital. There will be no copayment for emergency yound return of an injury.  Urgent Care Center  For each visit, the member shall be responsible for a \$200 co-payment, after which coinsurance will apply. Not subject to deductible. Or payment valved if 3 deductible electron of an injury.  Hospital Indemnity (in addition to medical expenses)  Stoll Oper day of inpatient hospitalization for member's use to offset miscellaneous expenses (not subject to deductible).  Physical Therapy and Chiropractic Care  \$50 maximum per day. Must be ordered in advance by a physician.  All Other Eligible Medical Expenses  Acute Onset of Pre-existing Condition (only available to remitted benefit up to the medical coverage maximum (excludes chronic and congenital conditions).  \$75,000 lefetime maximum for emergency medical execution.  Emergency Medical Executation  \$100,000 lefetime maximum for emergency medical executions.  Emergency Medical Executation  \$100,000 lefetime maximum, except as provided under acute onset of pre-existing condition (not subject to eductible or coinsurance).  Peter Return  Up to \$1,000 to return a traveling pet homer if member is hospitalized.  Peter Return  Stoll Consultation  Stoll Consultation  Stoll Consultation  Stoll Consultation  Maximum \$100 a day for 5 days (not subject to deductible or coinsurance).  Stoll Consultation and acute of the deductible or coinsurance.  Stoll Consultation and acute of the deductible or coinsurance.  Natural Disaster – Replacement Accommodations  Maximum \$100 a day for 5 days (not subject to deductible or coinsurance).  Stoll Checked Luggage  Stoll limit per certificate period, subject to deductible or coinsurance).  Natural Disaster Evenuation  Stoll	Hospital Room and Board	Average semi-private room rate, including nursing services.
Emergency Room Co-payment  In addition to coinsurance, the member shall be responsible for a \$200 co-payment for each use of emergency room for an lifense unless the member is admitted to the hospital. There will be no copayment for emergency room treatment of an injust.  Urgent Care Center  For each visit, the member shall be responsible for a \$500 co-payment, after which coinsurance will apply. Not subject to deductible or consurance.  Sto Oper day of insaftent hospitalization for member's use to offset miscellaneous expenses (not subject to deductible or coinsurance).  Physical Therapy and Chiropractic Care  \$500 maximum per day. Must be ordered in advance by a physician.  All Other Eligible Medical Expenses  Usual, reasonable and customary charges.  All the Chiro Prevesting Condition (only sveilable to members younger than 70)  Emergency Dental facute onset of pain)  \$750.00 lifetime maximum for emergency medical evance maximum (rectudes chronic and congenital conditions).  \$750.00 lifetime maximum for emergency medical evance maximum (rectudes chronic and congenital conditions).  \$750.00 lifetime maximum for emergency medical evance maximum (rectudes chronic and congenital conditions).  \$750.00 lifetime maximum for emergency medical evance and coinsurance).  Emergency Medical Evacuation  \$750.000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or coinsurance).  Pet Return  Uso to \$1.000 to return a traveling patch from ember is hospitalized.  Overall maximum limit (not subject to deductible or coinsurance).  Pet Return  S50.000 limit per certificate period, subject to adductible or coinsurance).  Netural Disaster – Replacement Accommodations  Maximum \$100 a day for 5 days (not subject to adductible or coinsurance).  Netural Disaster – Replacement Accommodations  Maximum \$100 a day for 5 days (not subject to adductible or coinsurance).  Pull for Peters and Dismartherment (sectuals lors due to adductible or coinsurance).  S50.000 limit per certifica	Local Ambulance	
emergency room for an Illness unless the member is admitted to the hospital. There will be no copsyment for emergency room treatment of an injury.  Urgent Care Center  For each visit, the member shall be responsible for a \$50 cc.apyment, after which coinsurance will apply. Not subject to deductible. Co-payment veewed if \$0 deductible elected. \$100 per day of inpatient hospitalization for member's us to offset miscellaneous expenses (not subject to deductible or coinsurance).  By subject to defund the control of	Intensive Care Unit	Usual, reasonable and customary charges.
Hospital Indemnity (in addition to medical expenses)  Sto Digital Indemnity (in addition to medical expenses)  Sto Digital Indemnity (in addition to medical expenses)  Sto Maximum per day. Must be ordered in advance by a physician.  All Other Eligible Medical Expenses  All Other Eligible Medical Expenses  All Other Eligible Medical Expenses  Limited benefit up to the medical coverage maximum (excludes chronic and congenital conditions).  Stopport of Pre-existing Condition (only available to members younger than 70)  Emergency Dental facute onset of pain)  Emergency Medical Evacuation  Emergency Medical Evacuation  Stopport (in the existing Condition (only available to members younger than 70)  Emergency Medical Evacuation  Stopport (in the existing Condition (only available to maximum for emergency medical evacuation.  Emergency Medical Evacuation  Stopport (in the existing Condition (only available to maximum for emergency medical evacuation.  Stopport (in the existing Condition (only available to maximum for orionsurance).  Stopport (in the existing Condition (only available to maximum for the emergency medical evacuation.  Stopport (in the existing Condition (only available to deductible or coinsurance).  Stopport (in the existing Condition (only available to deductible or coinsurance).  Stopport (in the existing Condition (only available to deductible or coinsurance).  Stopport (in the existing Condition (only available to deductible or coinsurance).  Stopport (in the existing Condition (only available to deductible or coinsurance).  Stopport (in the existing Condition (only available to deductible or coinsurance).  Stopport (in the existing Condition (only available to deductible or coinsurance).  Stopport (in the existing Condition (only available to deductible or coinsurance).  Stopport (in the existing Condition (only available to deductible or coinsurance).  Stopport (in the existing Condition (only available to deductible or coinsurance).  Stopport (in the existing Condition (only available to the exi	Emergency Room Co-payment	emergency room for an Illness unless the member is admitted to the hospital. There will be no copayment
Physical Therapy and Chiropractic Care S50 maximum per day. Must be ordered in advance by a physician.  All Other Eligible Medical Expenses  Auter Onser of Pre-existing Condition (only available to members younger than 70)  Emergency Dental (acute onset of pain)  Emergency Dental (acute onset of pain)  Emergency Medical Evacuation  Emergency Medical Evacuation  S250 limit per certificate period (not subject to deductible or coinsurance).  Emergency Medical Evacuation  S50,000 per certificate period flort subject to deductible or coinsurance).  Beturn of Minor Children  S50,000 per certificate period flort subject to deductible or coinsurance).  Pet Return  Up to \$1,000 to return a traveling pet home if member is hospitalized.  Woreall maximum limit (not subject to deductible or coinsurance).  Emergency Reunion  Natural Disaster – Replacement Accommodations  Maximum S100 a day for 5 days fnot subject to deductible or coinsurance).  Trip Delay  S50,000 limit per certificate period (not subject to deductible or coinsurance).  Trip Delay  S50,000 limit per certificate period (not subject to deductible or coinsurance).  S50,000 limit per certificate period (not subject to deductible or coinsurance).  Trip Delay  S100 for a 12-hour delay requiring an unplanned overnight stay (2 days maximum).  Lost Checked Luggage  S500 limit per certificate period (not subject to deductible or coinsurance).  S50,000 maximum lifetime limit, eligible medical expenses only.  Accidental Death and Dismemberment (excludes loss due to common carrier accident; \$250,000 maximum lifetime limit, eligible medical expenses only.  Members age 18 through 69  Lifetime max \$50,000; Death - \$50,000; Loss of 2 limbs - \$50,000; Loss of 1 limb - \$2,500.  Members age 75 and older  Lifetime max \$6,250; Death - \$6,250; Loss of 1 limb - \$3,125.  Not subject to deductible or coinsurance.  Vito 18 period peri	Urgent Care Center	
All Other Eligible Medical Expenses    Usual, reasonable and customary charges.	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).
Acute Onset of Pre-existing Condition (only available to members younger than 70)  Emergency Dental (acute onset of pain)  Emergency Dental (acute onset of pain)  Emergency Medical Evacuation  S250 limit per certificate period (not subject to deductible or coinsurance).  Emergency Medical Evacuation  S50,000 per certificate period (not subject to deductible or coinsurance).  Return of Minor Children  S50,000 per certificate period (not subject to deductible or coinsurance).  Per 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  Natural Disaster – Replacement Accommodations  Maximum \$100 a day for 5 days (not subject to deductible or coinsurance).  S50,000 limit per certificate period, subject to deductible or coinsurance).  Trip Delay  S100 for a 12-hour delay requiring an unplanned overnight stay (2 days maximum).  Lost Checked Luggage  S50,000 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 of s80,000 to a set to deductible or coinsurance).  Members up to age 18  Lifetime max \$50,000; Death - \$50,000; Loss of 2 limbs - \$50,000; Loss of 1 limb - \$2,500.  Members age 70 through 74  Lifetime max \$50,000; Death - \$50,000; Loss of 2 limbs - \$50,000; Loss of 1 limb - \$2,500.  Members age 75 and older  Common Carrier Accidental Death  S50,000 maximum benefit per any one family or group)  Personal Liability  Personal Liability  Lifetime max \$60,000; Death - \$60,000; Loss of 2 limbs - \$60,000; Loss of 1 limb - \$60,000; Loss of	Physical Therapy and Chiropractic Care	\$50 maximum per day. Must be ordered in advance by a physician.
to members younger than 70)  Emergency Dental (acute onset of pain)  S25,000 lifetime maximum for emergency medical evacuation.  Emergency Medical Evacuation  S1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or coinsurance).  Return of Minor Children  S50,000 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  Natural Disaster – Replacement Accommodations  Maximum \$100 a day for 5 days (not subject to deductible or coinsurance).  Tirp Interruption  S50,000 limit per certificate period (not subject to deductible or coinsurance).  Tirp Delay  S100 for a 12-hour delay requiring an unplanned overnight stay (2 days maximum).  Lost Checked Luggage  S10,000 limit per certificate period (not subject to deductible or coinsurance).  S50,000 limit per certificate period (not subject to deductible or coinsurance).  S10,000 limit per certificate period (not subject to deductible or coinsurance).  S10,000 limit per certificate period (not subject to deductible or coinsurance).  S10,000 limit per certificate period (not subject to deductible or coinsurance).  S10,000 limit per certificate period (not subject to deductible or coinsurance).  S10,000 limit per certificate period (not subject to deductible or coinsurance).  S10,000 limit per certificate period (not subject to deductible or coinsurance).  S10,000 maximum lifetime limit, eligible medical expenses only.  Accidental Death and Dismemberment (excludes loss due to common carrier accident; \$250,000 maximum benefit per or family or group and period period maximum limit (not subject to deductible or coinsurance).  Not subject to deductible or coinsurance.  Lifetime max \$50,000, Death - \$50,000; Loss of 2 limbs - \$50,000; Loss of 1 limb - \$2,500.  Members age 70 through 74  Lifetime max \$62,0	All Other Eligible Medical Expenses	Usual, reasonable and customary charges.
Emergency Medical Evacuation  \$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or coinsurance).  Beturn 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.  Bepatriation 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  \$50,000 limit per certificate period (not subject to deductible or coinsurance).  Trip Interruption  \$50,000 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).  Not subject to deductible or coinsurance.  Not subject to deductible or coinsurance.  Not subject to deductible or coinsurance.  Lifetime max\$50,000, Death -\$50,000; Loss of 2 limbs -\$50,000; Loss of 1 limb -\$2,500.  Members age 18 through 69  Chemical Evacuation  Lifetime max\$50,000; Death -\$50,000; Loss of 2 limbs -\$50,000; Loss of 1 limb -\$2,500.  Members age 70 through 74  Lifetime max\$12,500; Death -\$12,500; Loss of 2 limbs -\$6,250; Loss of 1 limb -\$3,125.  Not subject to deductible or coinsurance.  Up to age 18 -\$25,000 per member, Age 18 to 69 -\$50,000 per member, Age 70 of 24 -\$12,500 per member, Age 75 and older -\$0,250.  Not subject to deductible or coinsurance.  Up to age 18 -\$25,000 per member, Age 75 and older -\$0,250.  Not subject to deductible or coinsurance.  Up to age 18 -\$25,000 per member, Age 75 and older -\$0,250.		
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  S50,000 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  S5,000 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).  Ferrorism  \$50,000 lifetime maximum (not subject to deductible or coinsurance).  Ferrorism  \$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)  Members up to age 18  Lifetime max\$50,000; Death -\$50,000; Loss of 2 limbs -\$50,000; Loss of 1 limb -\$25,000.  Members age 75 through 69  Optional Accidental Death & Dismemberment buy-up of \$50,000; Loss of 1 limb -\$25,000.  Optional Accidental Death & Dismemberment buy-up of \$50,000 to Lifetime max. \$50,000.  Lifetime max\$12,500; Death -\$6,250; Loss of 2 limbs -\$6,250; Loss of 1 limb -\$6,250.  Lifetime max\$12,500; Death -\$12,500; Loss of 2 limbs -\$25,000; Loss of 1 limb -\$2,500.  Lifetime max\$12,500; Death -\$2,500; Loss of 1 limb -\$2,500.  Lifetime max\$12,500; Death -\$2,500; Loss of 1 limb -\$2,500.  Lifetime max\$12,500; Death -\$2,500; Loss of 2 limbs -\$2,500; Loss of 1 limb -\$2,500.  Lifetime max\$12,500; Death -\$2,500; Loss of 2 limbs -\$2,500; Loss of 1 limb -\$2,500.  Lifetime max\$12,500; Death -\$2,500; Loss of 2 limbs -\$2,500; Loss of 1 limb -\$2,500.  Lifetime max\$12,500; Death -\$2,500	Emergency Dental (acute onset of pain)	\$250 limit 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).  \$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).  Terrorism  \$50,000 lifetime maximum (not subject to deductible or coinsurance).  Terrorism  Accidental Death and Dismemberment (excludes loss due to common carrier accident; \$250,000 maximum benefit per one family or group)  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 78 through 69  Lifetime max\$0,000; Death -\$5,000; Loss of 2 limbs -\$5,000; Loss of 1 limb -\$2,500.  Optional Accidental Death & Dismemberment buy-up of \$50,000 to Lifetime max. \$100,000  Lifetime max\$12,500; Death -\$1,500; Loss of 2 limbs -\$6,250; Loss of 1 limb -\$3,125.  Not subject to deductible or coinsurance.  Up to age 18 - \$25,000 per member; Age 18 to 69 - \$50,000 per member; Age 78 not older -\$6,250.  Lifetime max\$1,2500 per member; Age 78 not older -\$6,250.  Crisis Response  Crisis Response  Crisis Response  Dersonal Liability  Up to \$1,000 limit per certificate period; with Natural Disaster Evacuation.  Optional Personal Liability buy-up of \$90,000 to Lifetime max. \$100,000	Emergency Medical Evacuation	\$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or coinsurance).
Repatriation of Remains Overall maximum limit (not subject to deductible or coinsurance).  Emergency Reunion S50,000 limit per certificate period, subject to a maximum of 15 days (not subject to deductible or coinsurance).  Maximum \$100 a day for 5 days (not subject to deductible or coinsurance).  Trip Interruption S50,000 limit per certificate period (not subject to deductible or coinsurance).  Trip Delay S100 for a 12-hour delay requiring an unplanned overnight stay (2 days maximum).  Lost Checked Luggage S500 limit per certificate period (not subject to deductible or coinsurance).  Political Evacuation S10,000 lifetime maximum (not subject to deductible or coinsurance).  Terrorism S50,000 maximum lifetime limit, eligible medical expenses only.  Accidental Death and Disnemberment (excludes loss due to common carrier accident; \$250,000 maximum benefit per one family or group)  Members up to age 18 Lifetime max\$50,000; Death -\$50,000; Loss of 2 limbs -\$50,000; 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 -\$2,500.  Members age 70 through 74 Lifetime max\$12,500; Death -\$12,500; Loss of 2 limbs -\$6,250; Loss of 1 limb -\$2,500.  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)  Crisis Response  Crisis Response  Tersonal Liability  Dersonal Liability  Optional Personal Liability buy-up of \$90,000 to Lifetime max. \$100,000	Return of Minor Children	\$50,000 per certificate period (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).  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)  Members up to age 18  Lifetime max \$5,000; Death - \$5,000; Loss of 2 limbs - \$5,000; Loss of 1 limb - \$25,000.  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 75 and older  Lifetime max \$6,250; Death - \$12,500; Loss of 2 limbs - \$12,500; Loss of 1 limb - \$2,500.  Lifetime max \$6,250; Death - \$6,250; Loss of 2 limbs - \$12,500; Loss of 1 limb - \$2,500.  Not subject to deductible or coinsurance.  Lifetime max \$6,250; Death - \$12,500; Loss of 2 limbs - \$12,500; Loss of 1 limb - \$2,500.  Lifetime max \$6,250; Death - \$12,500; Loss of 2 limbs - \$12,500; Loss of 1 limb - \$2,500.  Lifetime max \$6,250; Death - \$6,250; Loss of 2 limbs - \$6,250; Loss of 1 limb - \$3,125.  Common Carrier Accidental Death (S250,000 per member; Age 18 to 69 - \$50,000 per member; Age 18 to 6	Pet Return	Up to \$1,000 to return a traveling pet home if member is hospitalized.
(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)  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 75 and older  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 -\$6,250.  Not subject to deductible or coinsurance.  Not s	Repatriation of Remains	Overall maximum limit (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).  Sool 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)  Members up to age 18 Lifetime max \$5,000; Death - \$5,000; Loss of 2 limbs - \$5,000; Loss of 1 limb - \$2,500.  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 - \$6,250; 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)  Crisis Response 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 78 and older - \$6,250; Cover memb	Emergency Reunion	
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)  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  Differime max\$5,000; Death -\$5,000; Loss of 2 limbs -\$50,000; Loss of 1 limb -\$25,000.  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 75 and older  Lifetime max\$6,250; Death -\$6,250; Loss of 2 limbs -\$6,250; Loss of 1 limb -\$3,125.  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 71 and older - \$6,250.  To 74 - \$12,500 per member; Age 75 and older - \$6,250.  Solve to eductible or coinsurance.  Up to age 18 - \$25,000 per member; Age 78 and older - \$6,250.  Solve to 64 cuttible or coinsurance.  Up to age 18 - \$25,000 per member; Age 75 and older - \$6,250.  Solve to 64 cuttible or coinsurance.  Up to age 18 - \$25,000 per member; Age 75 and older - \$6,250.  Solve to 64 cuttible or coinsurance.  Up to age 18 - \$25,000 per member; Age 75 and older - \$6,250.  Solve to 64 cuttible or coinsurance.  Up to age 18 - \$25,000 per member; Age 75 and older - \$6,250.  Solve to 64 cuttible or coinsurance.  Up to age 18 - \$25,000 per member; Age 75 and	Natural Disaster – Replacement Accommodations	Maximum \$100 a day for 5 days (not subject to deductible or coinsurance).
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Accidental Death and Dismemberment (excludes loss due to common carrier accident; \$250,000 maximum benefit per one family or group)  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.  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; Loss of 2 limbs - \$6,250; Loss of 1 limb - \$6,250.  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  Crisis Response  Crisis Response  Personal Liability  Personal Liability  Not subject to deductible or coinsurance.  Up to age 18 - \$25,000; Loss of 2 limbs - \$6,250; Loss of 1 limb - \$2,500.  S10,000 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.  S10,000 lifetime maximum.  Optional Personal Liability buy-up of \$90,000 to Lifetime max. \$100,000	Political Evacuation	\$10,000 lifetime maximum (not subject to deductible or coinsurance).
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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  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  Crisis Response  Personal Liability  Optional Personal Liability buy-up of \$90,000 to Lifetime max. \$100,000	Members up to age 18	Lifetime max \$5,000; Death - \$5,000; Loss of 2 limbs - \$5,000; Loss of 1 limb - \$2,500.
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Common Carrier Accidental Death (\$250,000 maximum benefit per any one family or group)  Crisis Response  Crisis Response  Personal Liability  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.  \$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.  \$10,000 lifetime maximum. Optional Personal Liability buy-up of \$90,000 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.
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Optional Personal Liability buy-up of \$90,000 to Lifetime max. \$100,000	Crisis Response	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	
bedside visit \$1,500 (economy ticket for family member to visit if member admitted to ICU).	Bedside Visit	\$1,500 (economy ticket for family member to visit if member admitted to ICU).

## What's Covered by Atlas Travel®?

#### **International Coverage**

#### Emergency Medical Evacuation and Emergency Reunion

Would you know what to do if you found yourself in a life-threatening situation far from home? Tokio Marine HCC - MIS Group is experienced in arranging emergency medical evacuations. Atlas Travel will cover the necessary expenses to transport you to the nearest medical facility 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.

#### **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 the 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 transportation cost for the children to return home.

#### **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.

#### **Political Evacuation**

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

## Natural Disaster – Replacement Accommodations

Natural disasters can happen anywhere and at any time. If a natural disaster occurs on your trip, causing you to become displaced from your accommodations, Atlas Travel will provide relief of a maximum of \$100 a day for 5 days to help cover the costs of alternative accommodations.

#### **Atlas Travel\* Quality Benefits**

#### **Acute Onset of Pre-Existing Conditions**

Atlas Travel provides a limited benefit up to the medical coverage maximum lifetime for eligible medical expenses. If vou are vounger than 70, you may be covered for an acute onset of a pre-existing condition. This also includes 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 of a pre-existing condition which occurs spontaneously and without advance warning either in the form of physician recommendations or symptoms. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence. Chronic and congenital conditions are excluded from coverage.

#### **Hospitalization and Outpatient Treatment**

If a covered illness or injury requires hospitalization, the plan provides coverage for costs associated with hospitalization care, including intensive care, 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, snowboarding, 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 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 \$10,000 (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.

<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.

<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 Tokio Marine HCC - MIS Group or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

# Enrollment and Filing a Claim

#### **Home Country Coverage**

#### **Incidental Home Country Coverage**

For individuals with the U.S. as a home country, for every three month period during which the Member is covered hereunder, medical expenses incurred in the U.S. are covered up to a maximum of 15 days for any three month period. For individuals with a home country other than the U.S., for every three month period during which the Member is covered hereunder, medical expenses incurred in the member's home country are covered up to a maximum of 30 days for any three month period. Any benefit accrued under a single 3 month period does not accumulate to another period.

Failure of the member to continue his or her international trip or the members return to their home country for the sole purpose of obtaining treatment for an illness or injury that began while traveling shall void any home country coverage provided under the terms of this agreement.

#### **Benefit Period Medical Coverage**

While the certificate is in effect, the benefit period does not apply. Upon termination of the certificate, underwriters will pay eligible medical expenses, as defined herein, for up to 90 days beginning on the first day of diagnosis or treatment of a covered injury or illness while the member is outside his or her home country and while the certificate was in effect. The benefit period applies only to eligible medical expenses related to the injury or illness that began while the certificate was in effect.

#### **Enrollment**

You may access the online quoting and purchasing system or you may complete

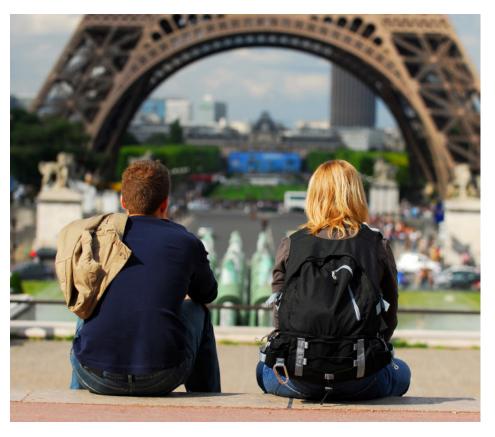
an application and mail or fax along with your payment to your agent or to Tokio Marine HCC - MIS Group.

#### **Claim Filing**

You may file a claim by submitting a claimant's statement and authorization form. This form may be found online, or you may contact Tokio Marine HCC - MIS Group for a copy. Complete the form, attach all itemized invoices and payment receipts, and send them to the address shown on the claimant's statement.

Patient Protection and Affordable Care Act ("PPACA"): This insurance is not subject to, and does not provide certain of the insurance benefits required by, the United States PPACA. In no event will Underwriters provide benefits in excess of those specified in the policy documents, and this insurance is not subject to guaranteed issuance or renewal. PPACA requires certain U.S. residents and citizens to obtain PPACA compliant insurance coverage. In certain circumstances penalties may be imposed on U.S. residents and citizens who do not maintain PPACA compliant insurance coverage. You should consult your attorney or tax professional to determine if PPACA's requirements are applicable to you. The policy contains the plan benefits, including a lifetime maximum that you have selected. Please review your choices to ensure that you have sufficient coverage to meet your medical needs.

Tokio Marine HCC - MIS Group is a service company that is a subsidiary of Tokio Marine HCC. MIS Group is regulated by the State of Indiana in our capacity as Third Party Administrator. Tokio Marine HCC - MIS Group 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 Tokio Marine HCC - MIS Group Underwriting Agency Ltd.



## Did You Consider This?

#### **Treatment for a car accident**

Converting kilometers to miles can be hard, but a speed limit is a speed limit.

Cost of an accident without insurance: \$120.599\*

Coverage for this kind of medical treatment is included in Atlas Travel--policies are available for \$1.12 per day.\*\*

- \* This amount is an example of an actual claim handled by Tokio Marine HCC MIS Group. Coverage for similar claims is not to be inferred as all claims are unique.
- $^{**}$  This example is for applicants ages 18-29 with a \$250 deductible and \$200,000 maximum limit.





#### **Outstanding Customer Service**

#### **Client Zone and World Service Center**

Tokio Marine HCC - MIS Group Client Zone is an online account management and resource tool available to:

- Extend coverage and reprint ID cards
- Obtain details about claim filing and downloading forms
- Locate providers within the PPO Network

#### Log In to Client Zone at:

#### https://zone.hccmis.com/clientzone

If you prefer to speak to a professional service representative, contact the Tokio Marine HCC - MIS Group 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.

## **24/7 Worldwide Travel and Medical Assistance**

Atlas Travel® includes valuable travel and medical assistance services, which are available 24 hours a day, 7 days a week. Contact Tokio Marine HCC - MIS Group to access any of these services.

#### **Pre-Trip Destination Information**

Up-to-date information regarding required vaccinations, health risks, travel restrictions, and weather conditions specific to the destination country.

#### **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

### Contact Us

**Tokio Marine HCC - Medical Insurance Services Group** 

251 North Illinois Street, Suite 600, Indianapolis, IN 46204

Tel: +1 (800) 605 2282 Fax: +1 (317) 262 2140

hccmis.com

A member of the Tokio Marine HCC group of companies

To Be a **Good Company** 

<sup>\*</sup> For a complete list of available assistance services or for more information, please contact Tokio Marine HCC - MIS Group. Travel and Medical Assistance Services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.