



sales@medsecureintl.com for Sales and general questions
claims@medsecureintl.com for Coverage and Claims
Admin@medsecureintl.com for Billing specifically please.

1-503-512-9886 Sales, eastern standard time business hours
1-503-567-2134 Claims, pacific standard business hours

1-877-617-4647 TOLL FREE
 1-886-523-6497 Fax

Global Citizen Health Plan Benefits

Global Citizen has three tiers of coinsurance: 100% outside the U.S., 80% in network in the U.S., 60% out of network inside the U.S. All Global Citizen plans have an **Unlimited Lifetime Maximum** and a \$250,000 maximum benefit for emergency medical evacuation.

Features	Outside U.S.	U.S.(In Network)	U.S.(Outside Network)
Lifetime Maximum per Insured Person	Unlimited	Unlimited	Unlimited
Annual Maximum per Insured Person	Unlimited	Unlimited	Unlimited
Preventative and Primary Care	Insurer waives deductible		
Preventative Care For Babies/Children: (Birth to Age 18)			
a. Office Visits/examination	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
b. Immunizations, Lab work & X-rays			
Preventative Care For Adults: (Age 19 and Older)			
a. Routine Pap Smears, annual mammogram	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
b. PSA For Men			
c. Annual Physical Examination/ Health Screening			
d. Diagnostic lab work & X-rays			
Primary Care Office Visits	All except a \$10 copay per visit ¹	All except a \$30 copay per visit	60% to Coinsurance Maximum then 100%
Professional Services	Insurer Pays After Deductible is Met		
Surgery, anesthesia, radiation therapy, in-hospital doctor visits, diagnostic X-ray and lab work.	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%

Inpatient Hospital Services Insurer Pays After Deductible is Met			
Surgery, X-rays, in-hospital doctor visits, Organ/Tissue Transplant	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
In-patient medical emergency 6	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
In-patient drugs	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Ambulatory and Therapeutic Services Insurer Pays After Deductible is Met			
Ambulatory Surgical Center	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Ambulance Service	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Accidental Dental	\$1,000 per year, \$200 per tooth	\$1,000 per year, \$200 per tooth	\$1,000 per year, \$200 per tooth
Acupuncture and Chiropractic Services	100% up to \$2000	100% up to \$2000	100% up to \$2000
Durable Medical Equipment	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Infusion Therapy	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Physical/Occupational Therapy	\$30/visit, 12 visits per year	\$30/visit, 12 visits per year	\$30/visit, 12 visits per year
Basic Prescription Drug Benefit	50% of actual charges up to \$500	\$0	\$0
Rehabilitation and Therapy Insurer Pays After Deductible is Met			
a. Inpatient Mental Health	100% up to 60 days	80% up to 60 days	60% up to 60 days
b. Outpatient Mental Health	75% up to 40 visits/ 60% thereafter	75% up to 40 visits/60% thereafter	75% up to 40 visits/60% thereafter
c. Inpatient Substance Abuse	100% up to 60 days detox.	80% up to 60 days detox.	60% up to 60 days detox.
d. Outpatient Substance Abuse	75% up to 40 visits/ 60% thereafter	75% up to 40 visits/60% thereafter	75% up to 40 visits/60% thereafter

Optional Prescription Drug Benefit		Insurer Waives Deductible	
Subject to \$5,000 Maximum Benefit per Insured Person per Policy Period.	100% of actual charges	Generics: 100% after \$10 copay Brandname: 100% after \$25 copay Injectables: 70%	Generics: 100% after \$10 copay Brandname: 100% after \$25 copay Injectables: 70%
Global Travel Benefits		Insurer Waives Deductible	
Medical Evacuation	Up to \$250,000	n/a	n/a
Repatriation of Remains	Up to \$25,000	n/a	n/a
Accidental Death and Dismemberment	\$50,000	\$50,000	\$50,000

Global Citizen Plan 1,2,3,4,5,6	Deductible			Coinsurance Maximum
	Outside U.S.	U.S.in Network	U.S.out of Network	
Elite	\$0	\$0	\$1,000	\$2,000
500	\$250	\$500	\$1,000	\$3,000
1,000	\$500	\$1,000	\$2,000	\$4,000
2,000	\$1,000	\$2,000	\$4,000	\$8,000
5,000	\$2,500	\$5,000	\$10,000	\$10,000
10,000	\$10,000	\$10,000	\$10,000	\$10,000
25,000	\$25,000	\$25,000	\$25,000	\$10,000

1. Copay waived when visiting an HTH Worldwide contracted provider outside the U.S.
2. Deductibles are Per Person per Calendar Year.
3. The Out of Pocket Maximum is calculated by adding the deductible and coinsurance maximum together. A family is charged a maximum of 2.5 deductibles.
4. Amounts paid to satisfy a deductible are credited to all other deductibles, both inside and outside the U.S. For example, if you satisfy your Outside U.S. deductible, this amount is credited to the U.S. (In Network) and U.S. (Outside Network) deductible requirement.
5. An Insured Person only has to satisfy his/her Out of Pocket Maximum once a Year for all services received outside of the U.S. and in the U.S.
6. Emergency room visits that do not result in inpatient admissions will be subject to a \$50 penalty.

Other Benefits	Limits
Home Health Care	100% Covered Expenses, as many as 30 visits per year
Skilled Nursing Facilities	100% with a maximum Covered Expense of \$250 per day, as many as 50 days per year
Hospice	100% with a maximum Covered Expense of \$5,000 per lifetime

Services provided in addition to the benefits above

▶ **Ready access to quality care**

- Access to HTH Worldwide's global community of carefully selected, contracted hospitals, physicians, dentists and behavioral health professionals in over 180 countries.
- Detailed provider profiles including medical training.
- Personalized appointment scheduling and recruitment.
- Fully profiled international treatment options.
- Competitive U.S. PPO network and centers of excellence.
- Emergency evacuation.
- View More Details at www.medsecureintl.com

▶ **mPassport and Global Health and Safety Resources**

- Online and mobile assistance tools with full telephone support.
- Daily email of health and security alerts
- Detailed descriptions of health facilities and security issues by destination
- Translation databases for brand name drugs and medical terms/phrases.
- Web pages capturing key personalized HTH Resources by destination.
- View More Details at www.medsecureintl.com

For Exclusions and Limitations see **Plan Sample Description** at www.medsecureintl.com.

Ten Day Money Back Guarantee

YOUR SATISFACTION IS GUARANTEED. We are so confident in our products that we offer the best guarantee in the business! If you are not completely satisfied with our Global Citizen Product, simply return your Certificate of Insurance and your ID Card to HTH within 10 days of your policy effective date. If you have not already used your insurance benefits, you will receive a full refund.