



HCC

HCC Medical
Insurance Services



coverage around the *world*

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renewable coverage



living or working abroad



optional dental



optional sports coverage

**CitizenSecure® &
CitizenSecure® Economy**

Go far and beyond with CitizenSecure® & CitizenSecure® Economy Medical Insurance

See the World, Don't Carry It On Your Shoulders

This annually renewable major medical plan is an affordable option available to individuals in many locations around the world. CitizenSecure® offers comprehensive medical coverage with an option to include or exclude coverage within the U.S. and Canada.



Mumbai, India



Sydney, Australia

Why buy international medical insurance?

The answer is easy. If you are a U.S. citizen living abroad, traditional, stateside sources of private health insurance may not meet your needs. Geographic exclusions and provider limitations common to these policies will restrict or even eliminate the coverage available to you while you are outside the U.S. At the same time, you may not be eligible for participation in the government-sponsored plans in the country where you reside, or you may wish to have access to healthcare in countries around the world, including the U.S., in the event you become seriously ill. If you are a non-U.S. citizen, you may need an international medical insurance policy to supplement the coverage available to you through a plan sponsored by your government or to provide coverage while you are outside your home country. If your lifestyle knows no geographic limits, you need health insurance that knows no boundaries. HCCMIS has designed CitizenSecure® and CitizenSecure® Economy to meet your needs.

Are you eligible for CitizenSecure® or CitizenSecure® Economy?

Both CitizenSecure® plans are available to citizens of most countries who are at least 14 days and not over 74 years

of age. If you are a U.S. citizen, you must reside outside of the U.S, or be departing the U.S. within 30 days of the effective date. You must also reside outside the U.S. for at least six months within each Certificate Period. Citizens of other countries may reside abroad, including the U.S. or their country of citizenship. Optional Term Life Insurance is not available to residents of the U.S., regardless of citizenship.

After purchasing coverage, can you trust the company to be available if needed?

Both CitizenSecure® plans are underwritten by Syndicate 4141 at Lloyd's of London. Lloyd's provides accident and health insurance to more than 1,000,000 people in over 100 countries. Lloyd's currently enjoys an A+ (Strong) rating from Standard & Poor's and is highly qualified to protect you on your next international trip.

So go and see the world with CitizenSecure® or CitizenSecure® Economy from HCCMIS for health coverage around the world.

For more information about either CitizenSecure® plan, please contact:

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Did you
think
about...?



Car Accident

Driving on the opposite side of the road takes some getting used to.

Treatment: \$120,599*

Expat Medical Coverage: starting under \$36/month per person

*This amount is an example of an actual claim handled by HCCMIS. Coverage for similar claims is not to be inferred as all claims are unique.

What's Covered by CitizenSecure® & CitizenSecure® Economy?

International Coverage

Adult Wellness - After 12 months of continuous coverage, CitizenSecure® includes wellness benefits that are not subject to your deductible. If you are at least 30 years of age, you will be entitled to \$250 per certificate period for one routine physical exam. Additionally, females who are at least 40 years of age will be entitled to \$100 per certificate period for a screening mammogram. For CitizenSecure® Economy, individuals 19 and older will be entitled to \$250 per certificate period for one routine physical exam, associated laboratory, and x-ray expenses after 24 months of continuous coverage.

Child Wellness - After 12 months of continuous coverage, CitizenSecure® and CitizenSecure® Economy include child wellness benefits that are not subject to your deductible. Individuals age 18 and younger will be entitled to \$50 per visit (including immunizations) with a maximum of three visits per certificate period.

Maternity - After 12 months of continuous coverage, CitizenSecure® and CitizenSecure® Economy provide maternity benefits to covered members including pre-natal, delivery and post-natal care.

Mental Health - CitizenSecure® and CitizenSecure® Economy also include outpatient mental health benefits for members after 12 months of continuous coverage.

Emergency Medical Evacuation & Emergency Reunion

- Would you know what to do if you found yourself in a life-threatening situation far from home? HCCMIS is experienced in arranging emergency medical evacuations. CitizenSecure® and CitizenSecure® Economy 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. HCCMIS plans will also cover the transportation, lodging and meal costs for a relative to join you after an emergency medical evacuation. The emergency medical evacuation and emergency reunion benefits must be approved in advance and coordinated by the underwriters.

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 due to a covered injury or illness while traveling abroad, CitizenSecure® and CitizenSecure® Economy will cover the costs associated with the repatriation of your remains.

Pre-Existing Conditions - If your pre-existing conditions have been fully disclosed on your application for CitizenSecure® and are not excluded or restricted by any other provision of your certificate, your pre-existing conditions are covered the same as any other illness or injury as of your effective date.

For CitizenSecure® Economy, your pre-existing conditions are covered up to \$5,000 per certificate period and a \$50,000 lifetime limit after you have been insured continuously for 24 months. The pre-existing conditions must have been fully disclosed on your application and not excluded or restricted by any other provision of your certificate. You are also covered for the acute onset of a pre-existing condition during the first 12 months of coverage up to \$1,000 and up to \$2,500 during the second 12 months of coverage. Coverage for the acute onset of a pre-existing condition is available only on CitizenSecure® Economy.

Optional Sports Coverage - If you plan to participate in sporting activities, such as mountain climbing, skydiving or whitewater rafting, please consider our Sports Rider. Adding the Sports Rider option will add coverage up to a lifetime maximum of \$25,000 for many sports activities excluded by the standard plan. Coverage for contact sports, such as soccer or hockey, is added to a lifetime maximum of \$5,000. The Sports Rider adds coverage for sports and athletics except those activities engaged in for wage, reward or profit.

Optional Dental Coverage - The CitizenSecure® optional Dental Rider is practical for families, as well as individuals. If you purchase the optional Dental Rider, children age 9 to 16 years are covered for preventative dental benefits, including routine oral exams every six months, fluoride treatment every 12 months and bitewing x-rays every 24 months. All covered members on the plan are eligible for basic and major dental benefits. Basic dental benefits include periodontics, endodontics, extractions, and fillings. Major dental benefits include crowns, bridges and dentures. Benefits are covered at your choice of dentist.

Optional Term Life and AD&D Insurance - If you reside outside the U.S., you may be eligible to purchase the Optional Term Life and Accidental Death & Dismemberment coverage to protect your family and provide cash benefits in the event of your death. Coverage maximums vary depending upon your age at the time that death or dismemberment occurs. A second option is available for those over age 19 years and younger than age 65 years which doubles the maximum available benefits.

CitizenSecure® Benefits and Limits

CitizenSecure®, featuring a \$5,000,000 lifetime limit, is one of the most comprehensive medical insurance products available for worldwide medical coverage¹ with maternity, mental health, wellness and emergency medical evacuation benefits. CitizenSecure® provides for two coverage area options: 1) including the U.S. and Canada and 2) excluding the U.S. and Canada. If you desire worldwide coverage, select the first option including the U.S. and Canada. If you do not need or desire coverage in the U.S. or Canada, you may obtain lower premiums by selecting the second option excluding those countries.

Benefit	Limit per Certificate Period Except as Otherwise Specifically Indicated
Overall Maximum	\$5,000,000 Lifetime
Coverage Area	Option 1 – Including the U.S. and Canada Option 2 – Excluding the U.S. and Canada
Deductibles Available	\$250, \$500, \$1,000, \$2,500 or \$5,000 per Member per Certificate Period
Family Deductible	Maximum of 3 Deductibles per Family per Certificate Period
Coinsurance – Claims Incurred in U.S. or Canada ²	After the Deductible, 80% of the next \$5,000 of Eligible Expenses per Member per certificate period, then 100% to the Overall Maximum Limit; Coinsurance waived if Expenses incurred within the PPO and submitted for review and payment directly to the Provider
Coinsurance – Claims Incurred Outside U.S. or Canada	After the Deductible, 100% of Eligible Expenses to the Overall Maximum Limit
Family Coinsurance	After \$3,000 of Coinsurance paid per Family per Certificate Period, 100% of Eligible Expenses to the Overall Maximum Limit
Hospital Room and Board in U.S. or Canada ²	Average, semi-private room rate
Hospital Room and Board Outside U.S. or Canada	Average, private room rate
Intensive Care Unit	Usual, reasonable and customary
Prescription Drugs	Usual, reasonable and customary, subject to Deductible and Coinsurance
Mental Health Disorders	\$10,000 per Certificate Period, \$25,000 Lifetime Maximum, \$50 maximum per visit per day for Outpatient Care (after 12 months of continuous coverage)
Maternity – Normal or Complicated Delivery	After the Deductible, 50% of the next \$100,000 of Eligible Medical Expenses, then 100% to a Lifetime Maximum of \$250,000; covered maternity expenses include pre-natal, delivery, and post-natal care (after 12 months of continuous coverage)
Maximum for Maternity	\$250,000 Lifetime
Newborn Care	Included as part of maternity benefits for a maximum of 60 days
Pre-Existing Conditions	Same as any other Injury or Illness if disclosed on Application and not excluded or limited by Rider
Local Ambulance	Usual, reasonable and customary
Physical Therapy	\$50 maximum per visit per day
Wellness	Available after 12 months of continuous coverage and are not subject to Deductible Members under age 19: \$50 per visit (including immunizations), maximum of 3 visits per Certificate Period Member's age 30 years or over: \$250 per Member per Certificate Period Female members age 40 and over (or qualifying woman at risk) \$100 per Member per Certificate Period for a screening mammogram
Human Organ/Tissue Transplants	Same as any other Illness for covered transplants ³
All Other Eligible Expenses	Usual, reasonable and customary
Emergency Medical Evacuation	\$50,000 Lifetime Maximum
Repatriation of Remains	\$25,000 Limit
Emergency Reunion	\$10,000 Lifetime Maximum

¹ Due to economic and/or trade sanctions imposed by the U.S. government, coverage is not available in certain countries.

² Benefits within the U.S. and Canada are not available to applicants electing Option 2 as their coverage area.

³ Covered transplants include heart, heart/lung, lung, kidney, kidney/pancreas, liver, and allogenic and autologous bone marrow.

CitizenSecure® Economy Benefits and Limits

Benefit	Limit
Overall Maximum	\$5,000,000 Lifetime
Coverage Area	Worldwide
Deductibles Available	\$250, \$500, \$1,000, \$2,500 or \$5,000 per Member per Certificate Period
Coinsurance – Claims Incurred in U.S. or Canada	After the Deductible, 80% of the next \$5,000 of Eligible Expenses per Member per certificate period, then 100% to the Overall Maximum Limit; Coinsurance waived if Expenses incurred within the PPO and submitted for review and payment directly to the Provider
Coinsurance – Claims Incurred Outside U.S. or Canada	After the Deductible, 100% of Eligible Expenses to the Overall Maximum Limit
Acute Onset of Pre-Existing Condition	\$1,000 during the first Certificate Period and \$2,500 during the second Certificate Period
Pre-Existing Conditions	\$5,000 per Certificate Period subject to a Lifetime Maximum of \$50,000 (including the acute onset of a pre-existing condition) after 24 months of continuous coverage
Maternity	\$5,000 per pregnancy after 12 months of continuous coverage, including inpatient, outpatient and other benefits as provided, not subject to Coinsurance
Newborn Care	\$15,000 per covered pregnancy, including inpatient, outpatient and other benefits as provided, during the first 60 days of life
Organ Transplants	\$250,000 Lifetime Maximum for covered transplants ¹
INPATIENT BENEFITS (All Subject to Deductible and Coinsurance)	
Hospital Room and Board	\$600 per day, maximum of 240 days per hospitalization (including Intensive Care Unit days)
Intensive Care Unit	\$1,500 per day, maximum of 240 days per hospitalization (including non-ICU days)
Lab, X-rays and Other Covered Inpatient Services & Supplies	Usual, reasonable and customary except as limited under the plan
OUTPATIENT BENEFITS (All Subject to Deductible and Coinsurance)	
Office Visits	25 visits per Certificate Period per Member as provided (including Physician, Specialist Physician, Psychiatrist, Chiropractor, Surgical Consultant, and Physical or Occupational Therapist)
Physician & Specialist Physician	\$70 per visit
Psychiatrist	\$60 per visit, after 12 months of continuous coverage
Chiropractor	\$50 per visit (prescribed by another non-Chiropractor Physician)
Surgical Consultant	\$500 per consultation prior to surgery
Physical or Occupational Therapy	\$50 per visit (prescribed by a Physician who is not affiliated with a physical therapy practice)
X-rays	\$250 per exam (including sonograms, ultrasounds and diagnostic mammograms)
Laboratory	\$300 per exam (including all procedures performed on one specimen)
Emergency Room	Usual, reasonable and customary for all covered illnesses and injuries if hospitalized as inpatient
Local Ambulance	\$1,500 per Certificate Period per Member
INPATIENT or OUTPATIENT BENEFITS (All Subject to Deductible or Coinsurance)	
Prescription Medications	Usual, reasonable and customary
Surgery	Usual, reasonable and customary
Assistant Surgeon & Anesthesiologist	20% of surgeon benefit each
Midwife Services	\$500 per covered pregnancy
MRI, CAT Scan, Echocardiography, Endoscopy, Gastroscopy, Colonoscopy, and Cystoscopy	\$600 per exam
Chemotherapy and Radiation	Usual, reasonable and customary
WELLNESS BENEFITS (Not Subject to Deductible or Coinsurance)	
Well Child (Under Age 19 Years)	\$50 per visit for a maximum of 3 visits per Certificate Period (included in office visit limit), after 12 months of continuous coverage
Wellness (Adult, 19+ Years)	\$250 per Certificate Period, after 24 months of continuous coverage, including office visit for \$70 and x-ray and lab for \$180
OTHER BENEFITS (All Subject to Deductible and Coinsurance)	
Durable Medical Equipment	Usual, reasonable and customary charges for basic wheelchair, basic hospital bed and portable toilet
Emergency Medical Evacuation	\$50,000 per Certificate Period
Repatriation of Remains	\$25,000 Lifetime Maximum
Emergency Reunion	\$5,000 Lifetime Maximum

CitizenSecure® and CitizenSecure® Economy Optional Benefits

Optional Dental Rider

	Certificate Period 1	Certificate Period 2	Certificate Period 3 and after
Preventative Dental Benefits-Children age 9 through 16 Years (after 3 months of continuous coverage)	100%	100%	100%
Basic Dental Benefits (after 6 months of continuous coverage)	50%	65%	80%
Major Dental Benefits (after 6 months of continuous coverage)	30%	40%	50%
Dental Deductible	\$100 per Certificate Period per person	\$100 per Certificate Period per person	\$100 per Certificate Period per person
Maximum Dental Benefits	\$500 per Certificate Period per person	\$750 per Certificate Period per person	\$1,000 per Certificate Period per person

Optional Term Life Insurance and Accidental Death & Dismemberment

(Not available to residents of the U.S., regardless of citizenship)

Term Life Insurance

Age	Option 1 – Principal Sum	Option 2 – Principal Sum
19 to 59 Years	\$50,000	\$100,000
60 to 64 Years	\$25,000	\$50,000
65 to 69 Years	\$10,000	Not Available
Dependent Child	\$5,000	Not Available

You may choose a different option for each family member with Term Life coverage.

Accidental Death & Dismemberment

Accidental Death	Principal sum to Beneficiary
Accidental Loss of Two Limbs	Principal sum to Member
Accidental Loss of One Limb	50% of Principal sum to Member
Dependent Child	\$5,000

“Limb” means hand, foot or eye. The benefit is based on age at the time of death or dismemberment.

Optional Sports Rider

Contact Sports	Up to a Lifetime Maximum of \$5,000
All Others	Up to a Lifetime Maximum of \$25,000

Excludes activities undertaken for wage, reward, or profit.

Exclusions, Enrollment and Filing a Claim

What Is Excluded?*

The following charges, treatments, care, services, supplies, and/or conditions are excluded from coverage:

- Charges not incurred during the Certificate Period
- Services or treatment payable by another insurance company or government
- Charges which exceed usual, reasonable and customary
- Investigational or experimental surgeries or treatment
- Custodial, educational or rehabilitative care
- Weight modification
- Cosmetic surgery, unless reconstructive surgery directly related to a covered injury or illness
- Charges for the use of Emergency Room for treatment of illness, unless patient directly admitted to the Hospital as inpatient for further treatment of that illness
- Individuals HIV+ at effective date
- Substance abuse
- Drugs or treatment for sexual dysfunction or to promote or prevent conception
- Charges relating to congenital conditions
- Devices or procedures to correct sight or hearing
- Self-inflicted Injury or Illness
- Foot care, unless related to a covered accidental Injury
- Treatment or supplies not ordered by Physician or not medically necessary, except for wellness benefits provided
- Organ transplants, except for covered transplants
- Speech, acupuncture, or sleep therapy
- Acts of terrorism, war, insurrection, riot, or any variation thereof
- Dental treatment, except emergency treatment following covered accident, or unless Dental Rider purchased

The following are excluded from the Optional Dental Rider:

- Orthodontia
- Sealants, bleaching and oral hygiene expenses

**This is a summary of exclusions. For complete details please refer to the Certificate of Insurance.*

Special Illness Exclusion:

The following conditions, which manifest themselves within the first 180 days of coverage, are excluded:

- Any condition of the breast, prostate, reproductive system, tonsils, or adenoids
- Hemorrhoids, hernia, gallstones, kidney stones, glaucoma, cataracts, disc disease, or varicose veins
- All types of cysts, arthritis and repetitive motion disorders
- Any disorder or disease of the skin

Enrollment

Complete the application and send it with your initial premium payment to your agent or to HCCMIS. Within five business days of receiving your application, you will be informed as to whether it has been accepted or if additional information is required. If accepted, you will be given an effective date of coverage and a fulfillment kit containing your Certificate of Coverage, Identification Card and instructions on how to use your insurance coverage. In the event your application is not accepted, HCCMIS will promptly refund your premium.

Renewals

CitizenSecure® plans are annually renewable. No medical questions are asked. Renewal is subject to continued eligibility.

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 HCCMIS for a copy. Complete the form, attach all itemized invoices and payment receipts, and send the documentation to HCCMIS.

Pre-Certification

CitizenSecure® plans require pre-certification, which simply means that you must contact HCCMIS as soon as possible before a planned hospitalization or surgical procedure, within 48 hours of an emergency hospital admission, or within the first 90 days of pregnancy. Pre-certification allows us to establish contact and make payment arrangements with your providers. Pre-certification may be done by contacting HCCMIS by phone, email, live chat, or through the online Client Zone.

CitizenSecure® is underwritten by Syndicate 4141 at Lloyd's of London. HCC Medical Insurance Services is the Plan Administrator.

HCC Medical Insurance Services, headquartered in Indianapolis, Indiana, U.S., is a full-service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of consumers worldwide. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc., a leading international specialty insurance group headquartered in Houston, Texas, U.S., with offices across the U.S. and in the United Kingdom, Spain and Ireland.

HCC's major domestic and international insurance companies have a financial strength rating of "AA (Very Strong)" from Standard & Poor's Corporation. HCC's major domestic insurance companies have a financial strength rating of "AA (Very Strong)" from Fitch Ratings, "A1 (Good Security)" from Moody's Investors Service, Inc., and "A+ (Superior)" by A.M. Best Company, Inc.

HCC is listed on the NYSE under the symbol "HCC." With assets of \$9.2 billion and shareholders' equity of \$3.3 billion on Sept. 30, 2010, HCC is well-capitalized and well-positioned to continue its success.

Outstanding Customer Service from HCC Medical Insurance Services

Client Zone and World Service Center

The HCCMIS Client Zone is an online account management and resource tool that allows you to:

- Renew coverage and reprint membership cards
- Obtain details about claim filing and downloading forms
- Pre-certify for certain medical procedures and hospitalizations
- Locate providers within the PPO Network
- Study destination, weather and travel security information using our Travel Intelligence and Planning System (TIPS)

You may access Client Zone by logging in at <https://zone.hccmis.com/clientzone/>



If you prefer to speak to one of our professional service representatives, you may contact our World Service Center by calling toll-free from various countries around the world or by calling collect. Our World Service Center can provide you with service in many different languages.

24/7 Worldwide Travel and Medical Assistance

CitizenSecure® plans include valuable travel and medical assistance services, which are available to you 24 hours a day, 7 days a week. Contact HCCMIS to access any of these services.

Pre-Trip Destination Information - Up-to-date information regarding the required vaccinations, health risks, travel restrictions, and weather conditions specific to your destination country

Medical Monitoring - Consultations with attending medical professionals during your hospitalization and establishment of a single point-of-contact for family members to receive ongoing updates regarding your medical status

Provider Referrals - Contact information for Western-style medical facilities, medical and dental practices, and pharmacies in your destination country where English is spoken

Travel Document Replacement - Assistance with obtaining replacement passports, birth certificates, visas, airline documents, and other travel-related documents

Lost Luggage Assistance - Tracking service to assist in locating luggage or other items lost in transit

Other Available Travel and Medical Assistance Services

- Prescription Drug Replacement
- Emergency Travel Arrangements
- Dispatch of Physician
- Translation Assistance
- Credit Card/Traveler Check Replacement

For a complete list of available assistance services or for more information, please contact HCCMIS.

Travel and Medical Assistance Services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.