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TravelGap Excursion Benefits by HTH.

Medical Benefits	
Maximum Benefit per Insured Person per policy period	Options include \$50,000; \$100,000; \$500,000; \$1,000,000
Deductible per Insured Person per policy period	Options include \$0; \$100; \$250; \$500
After the Deductible is satisfied, benefits are paid for Covered Expenses as follows up to the Medical Limit:	
Benefits	Insurer Pays After Medical Benefit Deductible is Paid:
Professional Services:	
a. Surgery, anesthesia, radiation therapy, in-hospital doctor visits, diagnostic X-ray and lab	100%
b. Office Visits: including X-rays and lab work billed by the attending physician.	100%
Inpatient Hospital Services:	
a. Surgery, X-rays, In-hospital doctor visits	100%
b. In-patient medical emergency	100%
Ambulatory Surgical Center	
	100%
Ambulance Service (non Medical Evacuation)	
	100% up to \$1000
Benefits for claims resulting from downhill (alpine) skiing and scuba diving (certification by the Professional Association of Diving Instructors (PADI) or the National Association of Underwater Instructors (NAUI) required or diving under the supervision of a certified instructor)	
	Maximum Benefit up to \$10,000
Outside the U.S. Outpatient prescription drugs	
	100% of Covered Expenses
Dental Care required due to an Injury	
	100% of Covered Expenses up to \$500 maximum per Trip Period and \$250 per tooth
Dental Care for Relief of Pain	
	100% of Covered Expenses up to \$500 maximum per Trip Period and \$250 per tooth

Other Benefits	Insurer Pays Without a Deductible Being Applicable
Accidental Death and Dismemberment	Maximum Benefit Principal Sum up to \$50,000
Repatriation Of Remains	Maximum Benefit up to \$25,000
Medical Evacuation	Maximum Benefit per Trip Period for all Evacuations up to \$500,000
Bedside Visit	Maximum Benefit per Trip Period up to \$1,500 for the cost of one economy round trip air fare ticket to the place of the Hospital Confinement for one (1) person

Services provided in addition to the benefits above

▶ Travel Reimbursement Services

All participants covered by this insurance plan are enrolled in the Global Citizens Associations whose members are entitled (subject to submission of the proper documentation) to a total of a **\$500 allowance, and limited to \$100 per incident**, to cover costs associated with each of the following incidents:

- Re-issuing a lost passport
- Re-issuing a lost airline ticket
- Replacing a lost piece of luggage that has not been returned (limited to \$100 per piece of luggage) while on your covered trip. This does not include luggage that was temporarily delayed or lost and later recovered.

All participants are eligible for an additional **allowance up to \$500** if, post departure, your trip is shortened or interrupted for medical reasons, a terrorist event or an imminent threat* to personal safety. In that event, a participant will be reimbursed for the cost of changing an airline ticket or ground transportation ticket of the same class as the unused travel ticket to return home in an amount up to \$500 (subject to submission of the proper documentation such as a medical report).

*Threat must be documented by U.S. State Department travel warning that is issued during your trip

▶ HTH Global Health and Safety Services

- Access to contracted doctors in more than 180 countries
- Access to worldwide security information in more than 166 countries and 245 cities
- Online doctor search with more than 4,200 contracted physicians
- Access to Drug Translation Guide
- Health and security news alerts
- View More Details at www.medsecureintl.com

▶ 24 Hour/ 7 Day Global Medical Assistance

Available to U.S. residents, age 84 or younger, who live in approved states. See Eligibility Requirements below.

Participant must be enrolled in a **primary health plan**. There is no pre-existing condition exclusion.

This is a non renewable plan. Subsequent periods of insurance can be purchased, in which case a new Deductible, and Medical Limit would apply.

For more information about the benefits, including information about exclusions, limitations and State to State variation in benefits, see the Plan Sample Description at www.medsecureintl.com

PLEASE NOTE: you can only purchase the policy prior to departing on your trip. Exceptions to this rule: if you have purchased a policy prior to departure and would like to extend the current plan (allowable up to 180 days). After 180 days of coverage, members are permitted to enroll one time in a subsequent policy. N.B. If you enroll in a subsequent policy, a new deductible and medical limit will apply. After 360 days, members are not eligible to buy another plan for the same trip.

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 TravelGap Excursion Product, simply return your Certificate of Insurance and your ID Card to HTH within 10 days of receipt and include a letter indicating your desire to cancel. If you have not already left for your trip before the date of your letter, you will receive a full refund.

Eligibility Requirements

To be eligible for TravelGap Excursion, you must be:

- Age 84 or younger.
- Traveling outside the U.S. and scheduled to spend at least 24 hours away from his/her Home
- Must be enrolled in a *Primary Health Plan
- A resident of the United States, living in one of the following states:

Medical Benefits underwritten by HM Life Insurance Company

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New Mexico, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming

Medical Benefits underwritten by HM Life Insurance Company of New York

New York

Coverage may not be available in all states.

Family Members included in your Excursion Plan (if applicable) must be:

- Your spouse, age 84 or younger, and/or your eligible child(ren) or other eligible dependent(s) - see [Eligible Dependents](#).
- Resident(s) of the United States.
- Traveling outside the U.S. and scheduled to spend at least 24 hours away from his/her Home.

* **Primary Plan** is a Group Health Benefit Plan, an individual health benefit plan or a governmental health plan designed to be the first payer of claims (such as Medicare) for an Insured Person prior to the responsibility of this Plan. Such plans must have coverage limits in excess of \$50,000 per incident or per year to be considered a Primary Plan.