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TravelGap Multi-Trip Benefits by HTH.

Medical Benefits	Silver	Gold
Maximum International Benefits per Insured Person per policy period	\$50,000	\$250,000*
*For Individuals aged 70 - 84, the Maximum International Medical Benefit for TravelGap Gold is \$100,000.		
Maximum Domestic Benefits per Insured Person per policy period	\$2,500	\$25,000
Deductible per Insured Person per policy period*	\$50	
*Deductible waived for physician and hospital services delivered by HTH International Healthcare Community Providers.		
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	Maximum Benefit up to \$10,000	

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)		
Outside the U.S. Outpatient prescription drugs	100% of Covered Expenses	
Dental Care required due to an Injury	100% of Covered Expenses up to \$200 maximum per Trip Period and \$200 per tooth	
Dental Care for Relief of Pain	100% of Covered Expenses up to \$100 maximum per Trip Period and \$100 per tooth	
Other Benefits Insurer Pays Without a Deductible Being Applicable		
	Silver	Gold
Accidental Death And Dismemberment	\$0	\$25,000
Repatriation Of Remains	\$15,000	\$25,000
Medical Evacuation	\$250,000	\$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

▶ 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. Individuals aged 70-84 are eligible only for a \$100,000 medical limit. See Eligibility Requirements below.

Covers all domestic and international trips (up to 70 days duration per trip) in a 12 month period. Participants must be enrolled in a Primary Health Plan. There is no pre-existing condition exclusion.

For more information about the benefits, including information about exclusions, limitations and State to State variation in benefits, see the Multi-Trip Gold Plan Sample Description and/or Multi-Trip Silver Plan Sample Description at www.medsecureintl.com

The benefits outlined in the table show the payment percentages for Covered Expenses AFTER the Insured Person has satisfied any Deductibles and prior to satisfaction of his/her Out-of-Pocket. Covered Expenses are based on Reasonable Charges which may be less than actual billed charges. Providers can bill the Insured Person for amounts exceeding Covered Expenses.

Please note:

you can only purchase this policy prior to departing on your 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 Multi-Trip 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 on a trip before the date of your letter, you will receive a full refund.

Eligibility Requirements

To be eligible for TravelGap Multi-Trip, you must be:

- Age 84 or younger.
- 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 Multi-Trip 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.
- Enrolled in a Primary Health Plan.
- Resident(s) of the United States.

For Quotes please visit us at www.medsecureintl.com or

HTH direct at <http://tinyurl.com/HTH-Quote>

