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### TravelGap Voyager Benefits by HTH.

Medical Benefits	
<b>Maximum Benefit per Insured Person per policy period</b>	Options include \$50,000; \$100,000; \$500,000; \$1,000,000
<b>Deductible per Insured Person per policy period</b>	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	
	50% 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
Accidental Death and Dismemberment	Maximum Benefit Principal Sum up to \$25,000
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](http://www.medsecureintl.com)

### ▶ 24 Hour/ 7 Day Global Medical Assistance

Available to U.S. residents, age 74 or younger, who live in approved states.  
See Eligibility Requirements below.

**This plan includes a 180 day Pre-existing Condition exclusion** - see the Plan Sample Description at [www.medsecureintl.com](http://www.medsecureintl.com)

This is a non renewable plan. Subsequent periods of insurance can be purchased, in which case new Deductible, Eligibility and Pre-existing Condition Exclusions 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.

**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, medical limit and pre-existing condition wait period 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 Voyager 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 Voyager, you must be:

- Age 74 or younger.
- Traveling outside the U.S. and scheduled to spend at least 24 hours away from his/her Home
- 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 Voyager Plan (if applicable) must be:

- Your spouse, age 74 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.

**For Quotes please visit**

