



# Travel Insurance Services



## Visit USA- HealthCare<sup>SM</sup>

Medical Insurance for Visitors  
to the United States

- › Daily Rates starting at \$1.12 per day
- › Coverage from 5 days to 364 days
- › Medical expense, evacuation, and more
- › Two plans to fit your needs and budget

**Easy Online Enrollment**  
with instant confirmation!  
(See Back Cover)

# Visit USA-HealthCare™

## › Doctor and hospital costs can be very expensive in the United States. If you are sick or injured in the U.S.... how will you pay?

Every year, thousands of international visitors to the United States require emergency medical treatment, hospitalization or medical evacuation to their home country. Have you thought about how you would pay for an emergency during your trip?

In 2012, the average cost for a hospital stay was over \$4,000 per day, and a major illness or injury could cost you much more. Medical evacuation to your home country is also costly. For example, an air ambulance from North America can cost upwards of \$20,000 for one-way travel alone.

Source: Int'l Federation of Health Plans; On-Call International

## › Visit USA-HealthCare - a quality solution!

Visit USA-HealthCare is designed for foreign nationals while visiting the United States, and is available for as little as five days and up to 364 days. Our insurance provides quality levels of illness and accident expense protection.

Visit USA-HealthCare offers coverage for many emergencies that occur during your trip, including illness and injury, emergency medical evacuation, and emergency reunion. Visit USA-HealthCare also offers benefits and services for other travel situations that may arise, including stolen passports, loss of baggage and 24/7 assistance services.

With Visit USA-HealthCare insurance, the possibility of a large, unexpected medical expense or even being denied medical attention can be avoided.

## › Who is eligible for Visit USA-HealthCare?

Visit USA-HealthCare is available to Non-U.S. residents while visiting the U.S. Coverage is available for the main insured party and spouse; unmarried adult dependent children; or for children traveling alone.

This level of travel protection can be ideal for business and leisure travelers, international exchange students, tourists, holiday travelers, and church or missionary travelers.



## › Why do I need travel insurance to visit the U.S.?

Nationalized or government sponsored health plans rarely provide adequate medical coverage for injuries or illnesses which occur in the United States. Most travelers are unaware of how expensive medical care is in the United States. Not to mention, that U.S. medical facilities may not recognize insurance provided by a foreign insurance company and could deny services or demand up-front payment for treatment.

## › Why should I choose Visit USA-HealthCare?

Travel Insurance Services helps take the guesswork out of insurance for those traveling to the U.S. Visit USA-HealthCare is a plan designed specifically to meet the needs of international visitors.

Visit USA-HealthCare is the program that travels with you and provides coverage wherever you may go. Whether you are looking for individual coverage or coverage for your entire family, Visit USA-HealthCare offers the coverage you need. The plan includes coverage for medical expenses, emergency medical evacuation, terrorism coverage, accidental death & dismemberment, and repatriation of remains.

## › Can I cancel if I don't take my trip to the U.S.?

Cancellations and Refunds of an insurance policy can be considered when a written request is received prior to the Effective Date. After the Effective Date, the premium is considered fully earned and non-refundable. Partial refunds are not available. All refunds are subject to a \$25 processing fee. Please mail, fax, or email a refund request to Travel Insurance Services.

## › About Travel Insurance Services

Since 1973, Travel Insurance Services has developed insurance plans for travelers around the world. Thousands purchase their travel insurance policies from Travel Insurance Services every year for coverage while away from home.



## Included Benefits

	PLAN A	PLAN B
Illness & Injury Medical Expense*	\$50,000	\$100,000
Emergency Medical Evacuation	\$250,000	\$250,000
Accidental Death & Dismemberment (AD&D)**	\$50,000	\$50,000
Return of Mortal Remains	\$50,000	\$50,000
Emergency Reunion	\$15,000	\$15,000
Return of Minor Children	\$50,000	\$50,000
Urgent Care Center Co-Pay	\$50	\$50
Terrorism	\$50,000	\$50,000
Sudden Onset of Pre-Existing Conditions	\$10,000†	\$10,000†
Emergency Travelers Assistance	<b>Included</b>	<b>Included</b>
Recreational Sports	<b>Included</b>	<b>Included</b>
Trip Interruption	\$5,000	\$5,000
Loss of Baggage	\$250 per bag/ \$500 max.	\$250 per bag/ \$500 max.
Stolen Passport/Visa	\$100	\$100
Emergency Dental	\$1,000 / \$100 for pain	\$1,000 / \$100 for pain
Additional Accidental Death and Dismemberment Coverage	<b>Available</b>	<b>Available</b>

\*The Medical Expense Benefit Limit for those 70 and above is as follows: 70-79: \$50,000; 80 and above: \$10,000.  
 \*\*Accidental Death and Dismemberment coverage is based on age: Under 18: \$5,000; 18-69: \$50,000; 70-74: \$20,000; 75 and above: \$10,000. Additional Accidental Death and Dismemberment is not available for those 70 and above.  
 †The Sudden Onset of Pre-Existing Conditions maximum benefit for those 65 and older is \$2,500.

## World Wide Assistance Services\*

Need to find a medical or dental provider while in the United States? Visit USA-HealthCare includes World Wide Assistance Services while traveling, to provide you with an array of services designed to help cope with emergencies and simplify your traveling experience. World Wide Assistance Services is available 24 hours a day, 7 days per week, and can help you in your native language. We make sure you never go alone!

## Intercollegiate/Interscholastic Sports Coverage

Your Visit USA-HealthCare coverage includes coverage for recreational sports. For an additional \$1.25 per day per person, your coverage can include coverage for Intercollegiate, Interscholastic, and Organized Amateur Sports.

## Hazardous Activities Coverage

Planning on hazardous activities while traveling? Visit USA-HealthCare coverage can be extended to your adventures as well! The Hazardous Activities Rider is available at an additional cost of 20% of your total premium. *Only medical expenses are covered under the hazardous activities rider.*

## Additional Accidental Death and Dismemberment

Visit USA-HealthCare includes \$50,000 of Accidental Death and Dismemberment coverage built into the plan. For only \$0.25 per person per day, you can add an additional \$50,000 to your benefit. *This benefit is not available for those aged 70 and above.*

Questions about finding the plan that's right for you? Please call us at (800) 937-1387 to learn more about Visit USA-HealthCare!

\*World Wide Assistance Services are provided by World Service Center

## Daily Premium Rates

	Plan A \$50,000				Plan B \$100,000			
Deductible* Per Policy Period								
Age	\$0	\$250	\$500	\$1000	\$0	\$250	\$500	\$1000
14 Days - 17 years	\$1.75	\$1.40	\$1.26	\$1.12	\$2.23	\$1.78	\$1.60	\$1.42
18-29	\$1.75	\$1.40	\$1.26	\$1.12	\$2.23	\$1.78	\$1.60	\$1.42
30-39	\$2.35	\$1.88	\$1.69	\$1.50	\$3.06	\$2.45	\$2.21	\$1.96
40-49	\$3.53	\$2.82	\$2.54	\$2.26	\$4.68	\$3.74	\$3.37	\$2.99
50-59	\$5.63	\$4.50	\$4.05	\$3.60	\$7.58	\$6.06	\$5.45	\$4.85
60-64	\$6.58	\$5.26	\$4.73	\$4.21	\$8.93	\$7.14	\$6.43	\$5.71
65-69	\$9.18	\$7.34	\$6.61	\$5.87	\$12.54	\$10.03	\$9.03	\$8.02
70-79**	\$14.61	\$11.69	\$10.52	\$9.35	N/A	N/A	N/A	N/A
80+**	\$17.83	\$14.26	\$12.83	\$11.41	N/A	N/A	N/A	N/A

A \$250 Emergency Room deductible will also apply, but will be waived if admitted to the hospital.  
 \*\*The Medical Expense Benefit Limit for those 70 and above is as follows: 70-79: \$50,000; 80 and above: \$10,000.

## Two Ways to Enroll

### Click

Visit our website now at [www.travelinsure.com/vusa](http://www.travelinsure.com/vusa) to enroll today. Pay online, and receive your coverage information instantly!

### Call

Our Customer Service team is available to take your application over the phone, and can assist you in Chinese and Spanish! Call us at (800) 937-1387 for assistance.



Please note: This is only a brief description of the coverage(s) available. The Policy may contain reductions, limitations, and termination provisions. Please refer to the complete policy for full coverage details. Full policy can be found online at [www.travelinsure.com/vusa](http://www.travelinsure.com/vusa).



# Travel Insurance Services

## For a Quote or to Enroll Online

[www.travelinsure.com/vusa](http://www.travelinsure.com/vusa) \_\_\_\_\_

(When entering the above Web address, if any numbers appear at the end, please include them as part of the web address.)

Languages available online:

English | 简体中文 | 繁體中文

Since 1973,  
Travel Insurance Services has  
been a leader in developing  
insurance plans for travelers  
around the world. Thousands  
trust Travel Insurance Services  
every year with their  
travel insurance needs.

INSURANCE UNDERWRITTEN BY:  
Lloyd's of London - Syndicate 4141

ENROLLMENT ADMINISTERED BY:  
TRAVEL INSURANCE SERVICES  
3070 Riverside Drive  
Columbus, OH 43221  
PHONE: 800-937-1387  
E-MAIL: [info@travelinsure.com](mailto:info@travelinsure.com)  
CA License # 0G11911

Visit USA-HealthCare  
claims are administered by  
HCC Medical Insurance Services.