



# Travel Insurance Services



## InterMedical<sup>SM</sup> Insurance

Quality Medical and  
Emergency Medical Evacuation  
Insurance for Travel Outside your  
Home Country and the U.S.

- › Rates starting under \$1.00 per day
- › Coverage from 5 days to 364 days
- › Covers many recreational activities
- › No age limit
- › Meets Schengen Visa requirements

**Enroll Today &  
Get Instant Confirmation or  
Call Us for a Phone Order  
(See Back Cover)**

# InterMedical™ Insurance

## › Yes, it can happen to you...

Every year, people traveling to foreign countries may require emergency medical treatment, hospitalization or medical evacuation back to their home country. Doctors, clinics, and hospitals may charge you prices comparable to those in the U.S. However, when traveling outside of your home country, obtaining qualified medical care may be difficult. If emergency treatment or medical evacuation is necessary, the cost to you can become very expensive in a hurry.

## › “But I have health insurance...”

Your present health care insurance may not pay for medical expenses incurred while traveling. Medicare and Medicare supplements may offer little or no protection outside the U.S. and its possessions and territories.

And while having health insurance may help at home, many medical policies do not pay for medical evacuation. An air ambulance to North America can cost upwards of \$20,000 for one-way travel alone.

Source: On-Call International

## › There is a beneficial solution!

InterMedical Insurance is designed specifically for people who are traveling **outside the U.S. and outside their home country**. If you are injured or become ill while on your trip, you can rely on InterMedical to assist you with your covered medical expenses. Major expenses can be paid directly to the medical provider or evacuation/repatriation transportation service.

## › Who is eligible for InterMedical?

InterMedical provides Accident and Sickness Medical Coverage, Travel Assistance, and Accidental Death and Dismemberment benefits to those traveling **outside the U.S. and outside their home country**. Coverage is available for you, a second adult, unmarried dependent children, or children traveling alone. The minimum period of coverage that can be purchased is 5 days, for up to 364 days.



## › Why should I choose InterMedical?

Travel Insurance Services takes the guesswork out of insurance for those traveling outside the United States. InterMedical is a plan designed specifically to meet the needs of international travelers. And InterMedical meets the Schengen Visa requirements for many travelers. This level of travel protection is ideal for business and leisure travelers, tourists, holiday travelers, church or missionary travelers, or expatriates who are newly moved to another country.

## › Why do I need international medical insurance?

Private, nationalized, or government sponsored health plans rarely provide adequate medical coverage for injuries or illnesses which occur while traveling. Most travelers are unaware of how expensive medical care is, and may be unprepared for the bills. Additionally, medical facilities may not recognize insurance provided by a foreign insurance company and could deny services or demand up-front payment for treatment.

## › Cancellations and Refunds

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.

**Questions? Call us at (800) 937-1387, or visit  
[www.travelinsure.com/imed](http://www.travelinsure.com/imed)**

## Included Benefits

BENEFITS	PLAN A LIMIT	PLAN B LIMIT
Minimum Coverage	5 days	5 days
Maximum Coverage	364 days	364 days
Medical Expenses**	\$25,000	\$100,000
Coinsurance	100%	100%
Emergency Medical Evacuation	\$250,000	\$250,000
Accidental Death and Dismemberment	\$50,000 †	\$50,000 †
Repatriation of Remains	\$50,000	\$50,000
Political Evacuation	\$50,000	\$50,000
Emergency Reunion	\$15,000	\$15,000
Return of Minor Children	\$50,000	\$50,000
Terrorism	\$50,000	\$50,000
Emergency Dental	\$1,000/\$100 for pain relief	\$1,000/\$100 for pain relief
Trip Interruption	\$5,000	\$5,000
Baggage Loss	\$250 per bag/ \$500 max.	\$250 per bag/ \$500 max.
Stolen Passport/Visa	\$100	\$100
<b>INCLUDED BENEFITS</b>		
Recreational Sports	<b>Included</b>	<b>Included</b>
World Wide Assistance Services	<b>Included</b>	<b>Included</b>
<b>OPTIONAL ADD-ON BENEFITS</b>		
Additional Accidental Death and Dismemberment	Optional Add-On	Optional Add-On
Intercollegiate/Interscholastic Sports Coverage	Optional Add-On	Optional Add-On
Hazardous Activities	Optional Add-On	Optional Add-On

\*\*The Medical Expense Benefit Limit for those 70 and above is as follows: 70-79: \$25,000; 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.

## World Wide Assistance Services\*

World Wide Assistance Services is available 24 hours a day, 7 days per week, can help you in your native language, and is included in your policy. Doctors and nurses are available on staff to help determine what care you need, where you can go for treatment, and what to do in the event that emergency travel assistance is needed. We make sure you never go alone!

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

## Daily Premium Rates

	PLAN A \$25,000				PLAN B \$100,000			
Deductible Per Policy Period								
Age	\$0	\$250	\$500	\$1000	\$0	\$250	\$500	\$1000
14 days - 17	\$1.00	\$0.80	\$0.72	\$0.64	\$1.29	\$1.03	\$0.93	\$0.82
18-29	\$1.00	\$0.80	\$0.72	\$0.64	\$1.29	\$1.03	\$0.93	\$0.82
30-39	\$1.15	\$0.92	\$0.83	\$0.74	\$1.58	\$1.26	\$1.13	\$1.01
40-49	\$1.85	\$1.48	\$1.33	\$1.18	\$2.94	\$2.35	\$2.12	\$1.88
50-59	\$2.95	\$2.36	\$2.12	\$1.89	\$5.11	\$4.09	\$3.68	\$3.27
60-64	\$3.55	\$2.84	\$2.56	\$2.27	\$6.28	\$5.02	\$4.52	\$4.02
65-69	\$4.15	\$3.32	\$2.99	\$2.66	\$7.48	\$5.98	\$5.38	\$4.78
70-79**	\$6.01	\$4.81	\$4.33	\$3.85	N/A	N/A	N/A	N/A
80+**	\$15.00	\$12.00	\$10.80	\$9.60	N/A	N/A	N/A	N/A

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## Accidental Death & Dismemberment Coverage

InterMedical Insurance includes \$50,000† of Accidental Death and Dismemberment coverage built into the plan. For only \$0.25 per person per day, you can purchase an additional \$50,000 of coverage. *This coverage is not available for individuals aged 70 or above.*

## Intercollegiate/Interscholastic Sports

InterMedical Insurance includes coverage for recreational sports. For those planning to participate in Intercollegiate, Interscholastic, or Organized Amateur Sports, additional coverage is available for an additional \$1.25 per person, per day.

## Hazardous Activities

Planning on partaking in hazardous activities while away? InterMedical Insurance features an additional Hazardous Activities rider, to cover your adventures. This coverage is available for an additional cost of 20% of your total premium. *Only medical expenses are covered under the hazardous activities rider.*

## ENROLL TODAY!

Call Travel Insurance Services at (800) 937-1387 today to purchase your InterMedical coverage! Our Customer Service team is available to take your application over the phone, and can assist you in Chinese and Spanish!

Or visit [www.travelinsure.com/imed](http://www.travelinsure.com/imed) to:

- Learn more about InterMedical Insurance
- Enroll online or download enrollment forms

Please note: This is only a brief description of the coverage(s) available. The Policy may contain reductions, limitations, and termination provisions. Coverage may not be available in all states. Please refer to the complete policy for full coverage details. Full policy can be found online at [www.travelinsure.com/imed](http://www.travelinsure.com/imed).



# Travel Insurance Services

## For a Quote or to Enroll Online

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

(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. Thou-  
sands trust Travel Insurance Services  
every year with their  
travel insurance needs.

UNDERWRITTEN BY:  
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InterMedical Insurance  
claims are administered by  
HCC Medical Insurance Services.