



AFFINITY

**TRAVEL INSURANCE  
SERVICES**

## **InterMedical INSURANCE®**

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Protect against the unexpected when traveling abroad. Get quality international medical and emergency evacuation insurance — even if you have medical insurance at home.

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[travelinsure.com/InterMedical](https://travelinsure.com/InterMedical)



## WHY DO I NEED INTERNATIONAL MEDICAL INSURANCE?

Private or government-sponsored health plans may not provide adequate medical coverage for travel abroad. Travel medical plans are designed for those traveling outside the country and offer emergency travel benefits, 24/7 emergency support and an international provider-referral network.

**GET A FREE QUOTE.  
CALL TOLL FREE:  
800-937-1387**  
[travelinsure.com/InterMedical](http://travelinsure.com/InterMedical)

## SCHEDULE OF BENEFITS

Benefits	Plan A Limits	Plan B Limits
Minimum Coverage	5 days	5 days
Maximum Coverage	364 days	364 days
Overall Maximum Limit*	\$50,000	\$100,000
Coinsurance – Claims Incurred in the U.S.		
In-Network Payment	100% after deductible, up to the overall maximum	100% after deductible, up to the overall maximum
Out-of-Network Payment	URC <sup>††</sup> . You may be responsible for charges exceeding payable amount.	URC <sup>††</sup> . You may be responsible for charges exceeding payable amount.
Coinsurance – Claims Incurred Outside the U.S.	100% after deductible, up to the overall maximum	100% after deductible, up to the overall maximum
Emergency Medical Evacuation	\$250,000	\$250,000
Accidental Death and Dismemberment	\$50,000 <sup>†</sup>	\$50,000 <sup>†</sup>
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 for accident/ \$100 for pain relief	\$1,000 for accident/ \$100 for pain relief
Trip Interruption	\$5,000	\$5,000
Baggage Loss	\$500	\$500
Stolen Passport/Visa	\$100	\$100
<b>INCLUDED BENEFITS</b>		
Recreational Sports	Included	Included
World Wide Assistance Services	Included	Included
<b>OPTIONAL ADD-ON BENEFITS</b>		
Accidental Death and Dismemberment <sup>†</sup>	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 Overall Maximum Limit for those 80 and above is \$10,000. Emergency Medical Evacuation is not subject to the Overall Maximum Limit.

<sup>†</sup> 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 AD&D is not available for those 70 and above.

<sup>††</sup> Usual, reasonable, and customary (URC)





*InterMedical Insurance®*

## TRAVEL INSURANCE FOR MEDICAL EMERGENCIES OUTSIDE YOUR HOME COUNTRY

Yes, it can happen to you. Every year, people travel outside the country and require emergency medical treatment, hospitalization or medical evacuation. While doctors, clinics, and hospitals may charge prices comparable to those in the U.S., finding qualified medical care may be difficult. And it may not be covered by your private health insurance.

Many policies either don't cover or limit the amount of coverage for emergency treatment or medical evacuation. That may include Medicare and Medicare supplements. Many offer little to no protection outside the U.S., its possessions or territories. And an air ambulance to North America alone can cost upwards of \$30,000.

### INTERNATIONAL MEDICAL INSURANCE FOR AS LITTLE AS 74¢ PER DAY

Our quality international medical insurance and medical evacuation coverage may cost less than a dollar a day ... and covers you for up to 364 days. Protect yourself, your spouse, your unmarried dependent children, or children traveling alone.\*

\*Child is defined as a person at least 14 days old, and younger than 18 years old.

## BENEFITS FOR THOSE TRAVELING OUTSIDE THEIR HOME COUNTRIES

If you are injured or become ill on your trip, you're not on your own. You can rely on InterMedical to help with your covered eligible medical expenses. Payment can be made directly to the medical provider or evacuation/repatriation transportation service.

### ACCIDENT AND SICKNESS MEDICAL COVERAGE

Pays for reasonable and customary medical and surgical services of a physician, nurse, therapist and/or hospital.

### WORLDWIDE ASSISTANCE SERVICES

Offers help in your native language -- 24 hours a day, 7 days a week. Our team of doctors and nurses will determine the care you need, where to go for treatment, and what to do if emergency travel assistance is needed.

### TRAVEL ASSISTANCE

Reimburses reasonable expenses associated with the interruption of your trip due to covered circumstances. It also covers additional expenses from lost or stolen passport or baggage.

### MEDICAL EVACUATION

Pays for emergency medical evacuation, along with return airfare to your home or to the location from which you were evacuated.

### OPTIONAL ADD-ON BENEFITS

#### ADDITIONAL ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

Add an additional \$50,000\* of coverage for only 25¢ per person per day.

*\*This additional coverage is not available to those age 70 or older.*

#### INTERCOLLEGIATE/INTERSCHOLASTIC SPORTS

Provides additional coverage for those participating in intercollegiate or interscholastic sports. This rider is available for just an additional \$1.25 per person, per day.

#### HAZARDOUS ACTIVITIES RIDER

Gives you the option of purchasing additional protection to cover your adventures. Medical expenses related to hazardous activities can be covered for an additional 20% of your total premium.

*To view the Cancellation and Refund policy, please read the Description of Coverage at [www.travelinsure.com/InterMedical](http://www.travelinsure.com/InterMedical)*

## PLAN RATES

Age	Plan A \$50,000 Medical Limit				Plan B \$100,000 Medical Limit			
	Deductible Per Policy Period							
	\$0	\$250	\$500	\$1,000	\$0	\$250	\$500	\$1,000
14 days - 29 yrs	\$1.14	\$0.92	\$0.83	\$0.74	\$1.29	\$1.03	\$0.93	\$0.82
30-39	\$1.31	\$1.06	\$0.96	\$0.86	\$1.58	\$1.26	\$1.13	\$1.01
40-49	\$2.11	\$1.69	\$1.53	\$1.36	\$2.36	\$1.83	\$1.61	\$1.51
50-59	\$3.36	\$2.70	\$2.43	\$2.18	\$4.09	\$3.18	\$2.80	\$2.38
60-64	\$4.04	\$3.25	\$2.94	\$2.62	\$5.03	\$3.91	\$3.43	\$2.92
65-69	\$4.73	\$3.79	\$3.43	\$3.07	\$5.99	\$4.65	\$4.09	\$3.48
70-79	\$6.84	\$5.50	\$4.96	\$4.44	\$8.31	\$6.68	\$6.00	\$5.39
80+**	\$10,000 Medical Limit				N/A	N/A	N/A	N/A
	\$15.00	\$12.00	\$10.80	\$9.60				

\*\*The Medical Expense Benefit Limit for those 80 and above is \$10,000.

### Why should I choose InterMedical?

InterMedical takes the guesswork out of insurance for international travelers. It meets the Schengen Visa requirements for most, and offers a level of protection that's designed for business and leisure travelers, tourists, church or missionary travelers, or expatriates who are newly moved to another country.

### May I purchase InterMedical if I am already on my trip?

Yes, and coverage can begin as early as the day after enrollment. You can enroll online, and have your Confirmation of Insurance delivered by email.

### Who is eligible for InterMedical?

Those traveling outside their home countries are eligible for this protection. It is available to you, a second adult, unmarried dependent children, or children traveling alone. Coverage is available from a minimum period of 5 days, up to a maximum of 364 days.

*Please note: This is only a brief description of the coverage(s) available. The policy Description of Coverage may contain reductions, limitations, and termination provisions. Coverage may not be available in all states. Please refer to the complete Description of Coverage for full policy details. To view the Description of Coverage, please visit [www.travelinsure.com/InterMedical](http://www.travelinsure.com/InterMedical).*

**HAVE QUESTIONS?  
WANT TO ENROLL  
BY PHONE?**

**800-937-1387**  
Monday - Friday  
9 a.m. - 7 p.m. EST



# TRAVEL INSURANCE SERVICES

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Since 1973, Travel Insurance Services has been a leader in developing insurance plans for travelers around the world. Each year thousands purchase our travel insurance policies for coverage while away from home.

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**Questions? Call Toll Free: 800-937-1387**  
Email: [imed@travelinsure.com](mailto:imed@travelinsure.com)  
Web: [travelinsure.com/InterMedical](http://travelinsure.com/InterMedical)

Languages available online:  
English | 简体中文 | 繁體中文

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

**ENROLLMENT**  
**ADMINISTERED BY:**  
Travel Insurance Services  
One International Plaza Dr.  
Suite #400 | Philadelphia,  
PA 19113

InterMedical Insurance claims are administered by Tokio Marine HCC- Medical Insurance Services Group.