WorldTrips®



Atlas Group®

The Atlas Group plan from WorldTrips, a member of the Tokio Marine HCC group of companies, is with you and your group of 5 or more almost anywhere you may travel in the world. Atlas Group coverage is designed for mission trips, family vacations, student groups, corporate groups, and overseas excursions for other organizations.

Why Choose Atlas Group®?

Whatever your reason for venturing abroad with a group, we believe international travel should be a pleasant experience. However, travel mishaps and emergencies such as illness, injury, and natural disasters can happen despite preparation—and they can be even tougher to manage for a group.

WorldTrips' Atlas Group international travel medical insurance plan includes coverage for unexpected medical expenses, emergency travel benefits, and multilingual travel assistance services.



My family has medical insurance in our home country; do we need group travel medical insurance?

Often, the primary medical insurance in your home country will not cover you and your family while traveling internationally, and medical expenses can be very costly while abroad. Atlas Group plans offer budget-friendly coverage—plans start at less than $1 per person per day!

Additionally, Atlas Group includes important travel assistance services such as translation assistance while being treated, doctor and hospital referrals, and assistance replacing lost prescriptions.

After purchasing coverage, how can I trust the company to be there if I need them?

WorldTrips, headquartered in the United States in Carmel, Indiana, is a full-service company offering international medical insurance products designed to meet needs of consumers worldwide.

WorldTrips is a member of the Tokio Marine HCC group of companies. Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies, and individuals that act independently to deliver effective solutions. Our products and capabilities set the standard for the industry, and many of our nearly 3,000 employees are industry-leading experts.

Tokio Marine HCC is part of Tokio Marine Group, a premier global company with a market cap of $36 billion as of December 31, 2020. Tokio Marine HCC's major domestic insurance companies have financial strength ratings* of "A+ (Strong)" from S&P Global Ratings, "A++ (Superior)" from A.M. Best, and "AA- (Very Strong)" from Fitch Ratings. Its major international insurance companies have a financial strength rating* of "A+ (Strong)" from S&P Global Ratings.

For more information about Atlas Group, please visit worldtrips.com.

*At the time of printing. For more information on these ratings, please visit: www.standardandpoors.com, www.ambest.com, and www.fitchratings.com.

Atlas Group Schedule of Benefits and Limits

PLAN DETAILS	
Deductibles	$0, $100, $250, $500, $1,000, $2,500 or $5,000 per certificate period.
Overall Maximum Limit	Age 80 or older - $10,000; Age 65 to 79 - $50,000 or $100,000; All others - $50,000, $100,000, $250,000, $500,000, $1,000,000, or $2,000,000.
Coinsurance	We will pay 100% of eligible expenses after the deductible up to the overall maximum limit.

Eligible expenses are subject to deductible, overall maximum limit, and are per certificate period unless specifically indicated otherwise.

BENEFIT	LIMIT
Hospital Room and Board	Average semi-private room rate, including nursing services.
Local Ambulance	Usual, reasonable and customary charges for covered illness or injury. Illness must result in hospitalization as inpatient.
Intensive Care Unit	Up to the overall maximum limit.
Emergency Room Co-payment	**Claims incurred in the U.S.** You shall be responsible for a $200 co-payment for the emergency room facility fee for each use of the emergency room for an illness unless you are admitted to the hospital. There will be no copayment for emergency room treatment of an injury. **Claims incurred outside the U.S.** No co-payment
Urgent Care Center	**Claims incurred in the U.S.** For each visit, you shall be responsible for a $15 co-payment – co-payment is waived for members with a $0 deductible – not subject to deductible **Claims incurred outside the U.S.** No co-payment
Outpatient Physical Therapy and Chiropractic Care	Up to $50 maximum per day.
Emergency Dental	Up to $300 – *not subject to deductible*
Emergency Eye Exam Copayment	Up to $150. $50 copayment per occurrence (plan deductible is waived).
Acute Onset of Pre-existing Condition See benefit description	Up to the overall maximum limit. Up to $25,000 lifetime maximum for Emergency Medical Evacuation.
Terrorism	Up to $50,000 lifetime maximum. Eligible medical expenses only.
All Other Eligible Medical Expenses	Up to the overall maximum limit.

EMERGENCY TRAVEL BENEFITS	LIMIT
Emergency Medical Evacuation	Up to $1,000,000 lifetime maximum, except as provided under Acute Onset of Pre-existing Condition. *– not subject to deductible or overall maximum limit*
Return of Minor Children	Up to $50,000 – *not subject to deductible*
Pet Return	Up to $1,000 – *not subject to deductible*
Repatriation of Remains	Equal to the elected overall maximum limit – *not subject to deductible or coinsurance* This limit is for this benefit only and is not included in or subject to the overall maximum limit.
Emergency Reunion	Up to $100,000, subject to a maximum of 15 days – *not subject to deductible*
Natural Disaster – Replacement Accommodations	Up to $250 a day for up to 5 days – *not subject to deductible*
Trip Interruption	Up to $10,000 – *not subject to deductible*
Travel Delay	Up to $100 a day after a 12-hour delay period requiring an unplanned overnight stay. Subject to a maximum of 2 days. *– not subject to deductible*
Lost Checked Luggage	Up to $1000 – *not subject to deductible*
Lost or Stolen Passport/Travel Visa	Up to $100 – *not subject to deductible*
Political Evacuation	Up to $100,000 lifetime maximum – *not subject to deductible*
Accidental Death & Dismemberment (excludes loss due to common carrier accident) $250,000 maximum benefit any one family or group. *– not subject to deductible or overall maximum limit*	**Ages 18 through 69** Lifetime Maximum - $25,000 Death - $25,000 Loss of 2 Limbs - $25,000 Loss of 1 Limb - $12,500 **Under age 18** Lifetime Maximum - $5,000 Death - $5,000 Loss of 2 Limbs - $5,000 Loss of 1 Limb - $2,500 **Ages 70 through 74** Lifetime Maximum - $12,500 Death - $12,500 Loss of 2 Limbs - $12,500 Loss of 1 Limb - $6,250 **Ages 75 and older** Lifetime Maximum - $6,250 Death - $6,250 Loss of 2 Limbs - $6,250 Loss of 1 Limb - $3,125
Optional Accidental Death & Dismemberment Rider (*only available to* ***members*** *age 18 through age 69*)	Lifetime Maximum - $25,000 Death - $25,000 Loss of 2 Limbs - $25,000 Loss of 1 Limb - $12,500 *- not subject to deductible or overall maximum limit*
Common Carrier Accidental Death	**Ages 18 through 69:** $50,000 **Under age 18:** $10,000 **Ages 70 through 74:** $25,000 **Ages 75 and older:** $12,500 Subject to a maximum of $250,000 any one family or group. *- not subject to deductible or overall maximum limit*
Crisis Response - Ransom, Personal Belongings, and Crisis Response Fees and Expenses	Up to $10,000 – *not subject to deductible or overall maximum limit*
Hospital Indemnity	Up to $10,000 – *not subject to deductible or overall maximum limit*
Personal Liability	*Lifetime Maximum - $25,000* *Third-Person Injury - Up to $25,000* *Third-Person Property - Up to $25,000* *Related Third-Person Property - Up to $2,500* *– not subject to deductible or overall maximum limit*
Optional Personal Liability Rider	*Lifetime Maximum - $75,000* *Third-Person Injury - Up to $75,000* *Third-Person Property - Up to $75,000* *Related Third-Person Property - Up to $7,500* *– not subject to deductible or overall maximum limit*
Bedside Visit	Up to $1,500 – *not subject to deductible*
Border Entry Protection	Up to $500 if traveling on a valid B-2 visa and denied entrance at the U.S. border *– not subject to deductible*

What's Covered by Atlas Group®?

Emergency Medical Evacuation and Emergency Reunion

Would you know what to do if you found yourself in a life-threatening situation far from home? Atlas Group will cover eligible expenses necessary to transport you from an initial treating facility to the nearest hospital qualified to treat your life-threatening condition. We also understand the importance of family support in these difficult situations. Atlas Group will also cover the transportation, lodging, and meal costs for a relative to join you after a covered emergency medical evacuation, up to the lifetime limit.

Repatriation of Remains

What would your family do if disaster strikes while you are away from home? The death of a loved one is never easy, no matter the circumstances. In the unfortunate event of your death while traveling abroad, Atlas Group will arrange for and cover eligible costs associated with the repatriation of your remains.

Return of Minor Children

If you are expected to be hospitalized for more than 36 hours due to a covered injury or illness, and covered children under 18 years of age will be left unattended as a result, Atlas Group will cover the transportation cost for the children to return home.

Terrorism

If you are in the wrong place at the wrong time, and the country or region you're visiting is NOT under a level 3 or higher travel advisory, Atlas Group offers coverage for eligible medical expenses resulting from those acts. Coverage excludes countries or regions for which the U.S. Department of State has issued a level 3 ("reconsider travel") or higher travel advisory in the 60 days prior to your arrival date.

Political Evacuation

If, during the coverage period and after your arrival, the U.S. Department of State issues a level 3 or higher travel advisory for your destination country, Atlas Group will coordinate your alternate departure arrangements from that country and cover eligible associated costs.

Natural Disaster Benefit – Replacement Accommodations

If a natural disaster occurs while on your trip, causing you to become displaced from your planned and paid accommodations, Atlas Group will provide relief of a maximum of $250 a day for 5 days to help cover the costs of alternative accommodations.

Hospital Indemnity

If you are hospitalized, the world around you does not stop. What's more, in some places hospitals do not provide their patients basic necessities like meals, toothpaste or soap. If you are hospitalized as an inpatient for treatment of a covered illness or injury, Atlas Group will provide $100 for each night you spend in the hospital.

Acute Onset of Pre-Existing Conditions

Atlas Group provides a limited benefit up to the medical coverage life-time maximum for eligible medical expenses. If you are younger than 80, you may be covered for an acute onset of a **pre-existing condition. This also includes up to a $25,000 lifetime maximum for emergency medical evacuation.

An acute onset of a pre-existing condition is a sudden and unexpected outbreak or recurrence that is of short duration, is rapidly progressive, and requires urgent care. A pre-existing condition that is a chronic or congenital, or that gradually becomes worse over time, is not acute onset of a pre-existing condition.

The Acute Onset of Pre-existing Condition benefit will only apply if all of the following conditions are met:

a) The Acute onset of a Pre-Existing Condition does not directly or indirectly relate to a chronic condition or congenital condition;

b) Treatment must be obtained within twenty-four (24) hours of the sudden and unexpected outbreak or reoccurrence;

c) You must be under eighty (80) years of age;

d) You must not be traveling against or in disregard of the recommendations, established treatment programs, or medical advice of a physician or other healthcare provider;

e) You must not be traveling with the intent or purpose to seek or obtain treatment for the pre-existing condition;

f) You must be traveling outside your home country

Hospitalization & Outpatient Treatment

If a covered illness or injury requires hospitalization, the plan provides coverage for eligible costs associated with hospitalization, including intensive care unit and outpatient treatment. Sports Coverage

Atlas Group includes coverage for eligible injuries and illnesses that could occur while participating in many popular vacation sports - skiing, snowboarding, snorkeling, water skiing, and others - at no additional cost. Certain extreme sports are excluded from coverage.

Sports Coverage

Atlas Group includes coverage for eligible injuries and illnesses that could occur while participating in many popular vacation sports – skiing and snowboarding (recreational downhill and/or cross country), snorkeling, water skiing, and





others – at no additional cost. Certain extreme sports are excluded from coverage.

Complications of Pregnancy

Atlas Group offers coverage for complications of pregnancy during the first 26 weeks of gestation.

Crisis Response

Atlas Group offers up to $10,000 (or up to $100,000 if ***additional coverage is selected) to offset costs associated with kidnapping, such as ransom, crisis response expenses, and loss of personal belongings. This benefit includes access to the services of Unity Crisis Group for advice, coordination with law enforcement, and negotiations during a kidnapping.

Personal Liability

Atlas Group offers up to $25,000 (or up to $100,000 if additional coverage is selected) to offset the following types of court-entered eligible judgments or approved settlements incurred by the member:

- **Third-party injury**
- **Damage/loss of a third party's personal property**
- **Damage/loss of a related third party's personal property**

Enrollment and Filing a Claim

Incidental Home Country Coverage

You must have purchased three months of coverage for the Incidental Home Country Coverage to be in effect.

For individuals with U.S. as home country, for every three-month period during which the member is covered hereunder, medical expenses incurred in the U.S. are covered up to a maximum of 15 days.

For individuals with a home country other than the U.S., for every three-month period during which the member is covered hereunder, medical expenses incurred in the member's home country are covered up to a maximum of 30 days.

Any benefit accrued under a single three-month period does not accumulate to another period. Failure of the member to continue his or her international trip or the member returning to their home country for the sole purpose of obtaining treatment for an illness or injury that began while traveling shall void any incidental home country coverage.

Benefit Period Medical Coverage

While the certificate is in effect, the benefit period does not apply. Upon termination of the certificate, including when you return to your home country, the benefit period applies for up to 90 days only to eligible medical and dental expenses directly related to an injury or illness that was diagnosed or treated while the certificate was in effect. The benefit period begins on the first day of diagnosis or treatment of a covered injury or illness made while you are outside your home country. The benefit period applies whether or not you return to your home country.

Enrollment

You may access the online quoting and purchasing system, or you may complete an application and mail or fax it, along with your payment, to your agent or to WorldTrips.

Claim Filing

You may file a claim by completing and submitting a Claimant's Statement and Authorization form along with proof of claim (itemized bills, payment receipts, etc.).

You may complete and submit the form and necessary attachments online through Member Portal at https://worldtrips.my.site.com/MemberPortal OR you may download the claim form and submit it alongside proof of claim via postal mail to the address on the form.

We must receive proof of claim within 60 days of the last day of your certificate period (or for claims incurred during a benefit period, 60 days from the date the claim is incurred).

This insurance is not subject to, and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether this policy meets any obligations you may have under PPACA.

Atlas Group is underwritten by Lloyd's. WorldTrips is a service company and a member of the Tokio Marine HCC group of companies. WorldTrips has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's Syndicate 4141, which is managed by HCC Underwriting Agency, Ltd.

*The description of coverage in these pages is for informational purposes only. Actual coverage will vary based the terms and conditions of the policy issued. The information described herein does not amend or otherwise affect the terms and conditions of any insurance policy issued by WorldTrips or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

**A Pre-existing condition means any injury, illness, sickness, disease, or other physical, medical, mental, or nervous disorder, condition, or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the 2 years prior to the effective date of this insurance, whether or not previously manifested, symptomatic or known, diagnosed, treated, or disclosed to us prior to the effective date, and including any and all subsequent, chronic or recurring complications or consequences related thereto or resulting or arising therefrom.

***A buy-up of an additional $90,000 is available for selection, which includes the added benefit of a $10,000 maximum for natural disaster evacuation.

WorldTrips®

CUSTOMER SERVICE

Member Portal

Member Portal is our online, self-service portal for travel medical insurance policyholders. Be sure to register for a Member Portal account after you purchase your travel medical insurance plan.

After you register for an account, you'll be able to:

- Access your policy documents, ID card, and visa letter
- File a claim or appeal
- Check your claim or appeal status
- Download your Explanation of Benefits (EOB)
- Extend or renew your policy
- Update your personal information
- Contact us

Log in to Member Portal at:
worldtrips.my.site.com/MemberPortal

World Service Center

If you prefer to speak to a professional service representative, contact WorldTrips' World Service Center by calling toll-free from various countries or by calling collect. The World Service Center can provide service in many different languages.

WORLDWIDE TRAVEL AND MEDICAL ASSISTANCE

Atlas Group® includes travel and medical assistance services available 7 days a week, 365 days a year. Contact WorldTrips to access any of these services.

Medical Monitoring

Consultations with attending medical professionals during hospitalization and establishment of a single point-of-contact for family members to receive ongoing updates regarding medical status.

Provider Referrals

Contact information for Western-style medical facilities, medical and dental practices, and pharmacies in the destination country.

Travel Document Replacement

Assistance with obtaining replacement passports, birth certificates, visas, airline tickets, and other travel-related documents.

Lost Luggage Assistance

Tracking service to assist in locating luggage or other items lost in transit.

OTHER TRAVEL ASSISTANCE SERVICES*

- Prescription Drug Replacement
- Emergency Travel Arrangements
- Dispatch of Physician
- Translation Assistance
- Credit Card / Traveler's Check Replacement

*For a complete list of available assistance services or for more information, please contact WorldTrips. Travel and medical assistance services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.

Daria Porreca
USI Travel Insurance Services
3809 West Chester Pike, Suite 150
Newtown Square, PA 19073
Phone: 610-537-1336
Fax: 610-537-9394
E-mail: info@travelinsure.com

A member of the Tokio Marine HCC group of companies

To Be a ***Good Company***

KHE2FFFYH6SP-971744701-1238