



AFFINITY

**Travel
Insurance
Services**

**WorldMed
INSURANCE®**

Travel medical insurance protection if you are injured or become ill while traveling abroad.

travelinsure.com/WorldMed



WHY DO I NEED INTERNATIONAL MEDICAL INSURANCE?

While traveling abroad, private or government-sponsored health plans may not provide adequate medical coverage. 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.

WHY SHOULD I CHOOSE WORLDMED?

Our international travel medical insurance goes beyond what many group health policies provide - covering medical emergencies, evacuations, repatriations and more. Whether you need insurance as a business or leisure traveler, expatriate, student, tourist, church or missionary traveler, our plan is designed to provide the travel medical insurance coverage you need. With three plan levels and five deductible options per plan level, WorldMed has plan options to help fit your needs and budget.

**GET A FREE QUOTE.
CALL TOLL FREE:
800-937-1387**
travelinsure.com/WorldMed

SCHEDULE OF BENEFITS

Benefits	WorldMed Inbound	WorldMed Outbound
Overall Maximum Limit*	\$500,000, \$1,000,000 or \$2,000,000	\$500,000, \$1,000,000 or \$2,000,000
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 [†] . You may be responsible for charges exceeding payable amount.	URC [†] . 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
Accidental Death and Dismemberment**	\$50,000	\$50,000
Emergency Medical Evacuation	\$1,000,000	\$1,000,000
Acute Onset of Pre-Existing Condition ^{††,†††}	\$200,000	\$200,000
Return of Minor Children	\$50,000	\$50,000
Repatriation of Remains	\$50,000	\$50,000
Emergency Reunion	\$100,000	\$100,000
Terrorism	\$50,000	\$50,000
Political Evacuation	\$100,000	\$50,000
Urgent Care Facility	\$25 co-pay in U.S.	No co-pay outside U.S.
Trip Interruption	\$10,000	\$10,000
Checked Baggage Loss	\$500	\$1,000
Stolen Passport/Visa	\$100	\$100
Emergency Dental	\$1,000 for accident/ \$100 for pain relief	\$2,000 for accident/ \$200 for pain relief
Personal Liability	\$10,000	\$10,000
Border Entry Protection	\$500	N/A
INCLUDED BENEFITS		
Recreational Sports	Included	Included
World Wide Assistance Services	Included	Included
OPTIONAL ADD-ON BENEFITS		
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
Crisis Response	Optional Add-On	Optional Add-On

* Benefit limits may apply to certain conditions. See the Description of Coverage for details.

** Accidental Death and Dismemberment coverage is based on age: Under 18: \$5,000; 18-69: \$50,000

† Usual, reasonable, and customary (URC)



WorldMed Insurance®

TRAVEL MEDICAL INSURANCE FOR HEALTH CARE COSTS OUTSIDE YOUR HOME COUNTRY

What if you get sick while traveling in a foreign country ... or need to be evacuated due to a medical emergency or an unexpected political crisis? WorldMed Insurance can help.

This travel health insurance is designed for those traveling outside their home countries for up to 364 days. It provides medical expense and emergency medical evacuation coverage to help protect you while away from home.

INTERNATIONAL MEDICAL INSURANCE FOR LESS THAN \$1 PER DAY

Our quality international medical insurance costs as little as 94¢ a day^{***}, and covers you for up to 364 days. Coverage is available to you, your spouse, unmarried dependent children, or children traveling alone.

To view the Cancellation and Refund policy, please read the Description of Coverage at www.travelinsure.com/WorldMed

^{***} This represents the rate for an individual 14 days to 29 years old with an Outbound plan with a limit of \$500,000 and a deductible of \$2,500.

ACCIDENT AND SICKNESS MEDICAL COVERAGE

Reimburses you for covered medical expenses ... or pays them directly to the medical or evacuation provider. You pay the deductible and coinsurance, if applicable. WorldMed also provides emergency assistance services that can refer you to local doctors or hospitals, provide multilingual interpretations, arrange emergency medical evacuation, and keep you in touch with your physician and family back home.

WORLDWIDE ASSISTANCE SERVICES

Offers emergency assistance 24 hours a day, 7 days a week. Includes medical referrals, translation services, and what to do if emergency travel assistance is needed.

World Wide Assistance Services are provided by World Service Center.

TRAVEL ASSISTANCE BENEFITS

Benefits include reimbursement of reasonable expenses associated with the interruption of your trip due to covered circumstances. Additional benefits include coverage for expenses from lost or stolen passport or checked 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 \$100,000 of coverage for only 60¢ per person per day.

INTERCOLLEGIATE/INTERSCHOLASTIC SPORTS

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

HAZARDOUS ACTIVITIES RIDER

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

CRISIS RESPONSE

Provides coverage for kidnap, ransom, natural disaster evacuation and expenses associated with crisis response. Offered at an additional \$1.40 per person, per day.

DAILY PREMIUM RATES

Age	WorldMed Inbound \$500,000					WorldMed Outbound \$500,000				
	Deductible Per Policy Period									
	\$0	\$250	\$500	\$1,000	\$2,500	\$0	\$250	\$500	\$1,000	\$2,500
14 days - 29 yrs	2.81	2.23	2.02	1.79	1.61	1.58	1.29	1.14	1.05	0.94
30-39	3.87	3.07	2.77	2.46	2.21	1.99	1.61	1.43	1.30	1.17
40-49	5.90	4.72	4.22	3.78	3.40	2.64	2.27	1.90	1.84	1.66
50-59	9.24	7.41	6.54	5.90	5.31	4.51	3.60	3.22	2.77	2.50
60-64	11.30	9.07	8.04	7.25	6.52	5.69	4.56	4.11	3.53	3.18
65-69	13.08	10.19	9.33	8.17	7.36	6.77	5.74	4.87	4.51	4.05

Age	WorldMed Inbound \$1,000,000					WorldMed Outbound \$1,000,000				
	Deductible Per Policy Period									
	\$0	\$250	\$500	\$1,000	\$2,500	\$0	\$250	\$500	\$1,000	\$2,500
14 days - 29 yrs	3.01	2.40	2.17	1.92	1.73	1.66	1.35	1.21	1.09	0.98
30-39	4.16	3.30	2.98	2.63	2.37	2.11	1.68	1.53	1.36	1.22
40-49	6.39	5.13	4.57	4.10	3.69	2.69	2.31	1.94	1.87	1.69
50-59	9.97	8.02	7.07	6.38	5.74	4.62	3.66	3.30	2.83	2.54
60-64	12.19	9.81	8.68	7.84	7.05	5.75	4.60	4.16	3.57	3.22
65-69	14.14	11.08	10.08	8.87	7.99	6.83	5.79	4.92	4.54	4.08

Age	WorldMed Inbound \$2,000,000					WorldMed Outbound \$2,000,000				
	Deductible Per Policy Period									
	\$0	\$250	\$500	\$1,000	\$2,500	\$0	\$250	\$500	\$1,000	\$2,500
14 days - 29 yrs	3.17	2.52	2.28	2.01	1.81	1.75	1.42	1.27	1.14	1.03
30-39	4.37	3.46	3.13	2.76	2.48	2.22	1.77	1.60	1.43	1.29
40-49	6.70	5.38	4.80	4.31	3.88	2.82	2.43	2.03	1.97	1.77
50-59	10.47	8.42	7.42	6.69	6.02	4.85	3.85	3.46	2.97	2.67
60-64	12.80	10.30	9.12	8.23	7.41	6.04	4.83	4.37	3.75	3.38
65-69	14.85	11.63	10.59	9.32	8.39	7.17	6.08	5.17	4.76	4.29

WorldMed Inbound – for those whose travel includes the U.S.
WorldMed Outbound – for those traveling anywhere except the U.S.
All rates shown in U.S. dollars.

Am I eligible to purchase WorldMed if I have already left my home country (or country of residence)?

You may enroll in WorldMed regardless of how long you have been traveling outside your home country or country of residence.

Who is eligible for WorldMed?

WorldMed is available to anyone, ages 14 days to 69 years, traveling to a foreign country for trip lengths of 5 to 364 days. That includes those traveling to and from the United States.

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 coverage details. To view the Description of Coverage, please visit www.travelinsure.com/WorldMed

** The Acute Onset of Pre-Existing Conditions maximum benefit for those 60 and older is \$20,000, after deductible.

***Pre-Existing Conditions and Definition of Acute Onset

A pre-existing condition is any condition:

- for which medical advice, diagnosis, care, or treatment was recommended or received within 18 months* prior to your effective date of coverage
- which would cause a reasonably prudent person to seek medical advice, diagnosis, care, or treatment within 18 months* prior to your effective date of coverage
- that existed (with reasonable medical certainty) with 18 months* prior to your effective date of coverage, whether or not it was known to you

An acute onset of a pre-existing condition is a sudden and unexpected outbreak or recurrence of a pre-existing condition which occurs spontaneously and without advance warning either in the form of physician recommendations or symptoms. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence. Chronic and congenital conditions are excluded from coverage.

**For individuals whose travel does not include the U.S., the pre-existing condition exclusion period is 6 months.*



Travel Insurance Services

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.

Questions? Call Toll Free: 800-937-1387

Email: worldmed@travelinsure.com

Web: travelinsure.com/WorldMed

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

INSURANCE UNDERWRITTEN BY: Lloyd's of London - Syndicate 4141
ENROLLMENT ADMINISTERED BY: Travel Insurance Services
One International Plaza Dr. Suite #400 | Philadelphia, PA 19113

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

WorldMed Insurance is offered by USI Insurance Services, LLC d/b/a USI Affinity Travel Insurance Services with its principal place of business at One International Plaza, Suite 400, Philadelphia, PA, 19113; 1-800-937-1387; info@travelinsure.com. CA license #OG11911. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116.