



# Travel Insurance Services



## WorldMed<sup>SM</sup> Insurance

Your Solution for Health Care  
Costs Outside Your  
Home Country

- › Coverage for as few as five days,  
up to 364 days
- › Medical Expense, Evacuation, Accidental Death  
and Dismemberment, and much more
- › Many deductible options per plan
- › Coverage for travelers coming to and from the  
United States

### Enroll Today

Enroll online today or call us  
to receive instant confirmation!



# WorldMed<sup>SM</sup> Insurance

## International medical care can become a major expense to your family.

Traveling or living abroad can be an exciting and fulfilling experience. However, every year many people visiting foreign countries require emergency medical treatment, hospitalization, or medical evacuation to their home countries.

A major illness or injury could be a high cost that you may not be prepared for. 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

## More than medical care while traveling

WorldMed Insurance offers much more than just medical insurance while traveling outside of your home country. WorldMed also covers baggage loss, trip interruption, and can also provide assistance for stolen passports or Visas. WorldMed is your complete travel insurance plan while you're away from home!

## Options to cover your lifestyle and activities

WorldMed also offers several buy-up options to help cover your needs:

- **Enhanced Accidental Death and Dismemberment:** For \$0.25 per person, per day, you can add an additional \$50,000 to your benefit.
- **Intercollegiate/Interscholastic Sports:** An Intercollegiate/ Interscholastic Sports Rider is available for those participating in intercollegiate, interscholastic, or organized amateur sports during their visit for an additional \$1.25 per person per day.
- **Hazardous Activities:** For those planning to participate in hazardous activities, an additional rider is available for purchase for an additional 20% of your premium. *Only medical expenses are covered under this benefit.*

For more information on any of these options, call Travel Insurance Services at (800) 937-1387.

## Why do I need WorldMed Insurance?

WorldMed is designed for people who are traveling outside their home country from five days, up to 364 days. WorldMed Insurance provides quality, high limit illness and accident expense protection.

If you are injured or become ill while abroad, you can rely on WorldMed to reimburse you for your covered medical expenses. Major expenses can be paid directly to the medical or evacuation provider. You pay the deductible and coinsurance (if applicable).

WorldMed also provides you with around-the-clock access to emergency assistance services which can help refer you to local doctors or hospitals, provide multilingual interpretation, arrange your emergency medical evacuation, and keep you in touch with your physician and family back home.

## Who can purchase WorldMed Insurance?

WorldMed Insurance will provide worldwide coverage to residents of the United States, ages 14 days to 69 years old, traveling outside the United States to a foreign country.

WorldMed Insurance is also available to residents of countries other than the United States, ages 14 days to 69 years, who are planning to travel internationally, including travel to the United States.

## Can I cancel if I don't take my trip?

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 been a leader in developing insurance plans for travelers around the world. Thousands of international visitors trust Travel Insurance Services every year with their insurance needs while away from their home country.



## Benefits and Limits

BENEFITS	WORLDMED INBOUND	WORLDMED OUTBOUND
Minimum Stay	5 Days	5 Days
Maximum Stay	364 Days	364 Days
Medical Expense	\$500,000 or \$1,000,000	\$500,000 or \$1,000,000
Coinsurance	90% up to \$10,000; 100% thereafter (up to policy maximum)	100% after deductible
Accidental Death & Dismemberment*	\$50,000	\$50,000
Emergency Medical Evacuation	\$250,000	\$250,000
Sudden Onset of Pre-Existing Condition†	\$10,000	\$10,000
Return of Minor Children	\$50,000	\$50,000
Repatriation of Remains	\$50,000	\$50,000
Emergency Reunion	\$15,000	\$15,000
Terrorism	\$50,000	\$50,000
Political Evacuation	Not Available	\$50,000
Urgent Care Facility	\$50 co-pay	Not Available
Trip Interruption	\$5,000	\$5,000
Lost Baggage	\$250 per bag/ \$500 max.	\$250 per bag/ \$500 max.
Stolen Passport/Visas	\$100	\$100
Emergency Dental	\$1,000 \$100 for pain relief	\$1,000 \$100 for pain relief

### INCLUDED BENEFITS

Recreational Sports	Included	Included
World Wide Assistance Services	Included	Included

### BUY-UPS (Optional)

Accidental Death & Dismemberment Buy-Up*	Optional Add-On	Optional Add-On
Intercollegiate/Interscholastic & Amateur Sports	Optional Add-On	Optional Add-On
Hazardous Activities	Optional Add-On	Optional Add-On

\*Accidental Death and Dismemberment coverage is based on age: Under 18: \$5,000; 18-69: \$50,000.  
†The Sudden Onset of Pre-Existing Conditions maximum benefit for those 65 and older is \$2,500, after deductible.

## 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 with WorldMed Insurance. 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

	WORLDMED INBOUND \$500,000				WORLDMED INBOUND \$1,000,000			
Deductible Per Policy Period								
Age	\$0	\$250	\$500	\$1000	\$0	\$250	\$500	\$1000
14 Days-17 Years	\$2.74	\$2.19	\$1.97	\$1.75	\$2.95	\$2.36	\$2.12	\$1.89
18-29	\$2.74	\$2.19	\$1.97	\$1.75	\$2.95	\$2.36	\$2.12	\$1.89
30-39	\$3.84	\$3.07	\$2.76	\$2.46	\$4.16	\$3.33	\$3.00	\$2.66
40-49	\$5.93	\$4.74	\$4.27	\$3.79	\$6.46	\$5.17	\$4.65	\$4.14
50-59	\$9.71	\$7.77	\$6.99	\$6.22	\$10.61	\$8.49	\$7.64	\$6.79
60-64	\$11.49	\$9.19	\$8.27	\$7.35	\$12.58	\$10.06	\$9.05	\$8.05
65-69	\$16.21	\$12.97	\$11.67	\$10.38	\$17.75	\$14.20	\$12.78	\$11.36

	WORLD MED OUTBOUND \$500,000				WORLD MED OUTBOUND \$1,000,000			
Deductible Per Policy Period								
Age	\$0	\$250	\$500	\$1000	\$0	\$250	\$500	\$1000
14 Days-17 Years	\$1.46	\$1.17	\$1.05	\$0.94	\$1.55	\$1.24	\$1.12	\$0.99
18-29	\$1.46	\$1.17	\$1.05	\$0.94	\$1.55	\$1.24	\$1.12	\$0.99
30-39	\$1.85	\$1.48	\$1.33	\$1.18	\$1.98	\$1.58	\$1.42	\$1.26
40-49	\$3.64	\$2.91	\$2.62	\$2.33	\$3.94	\$3.15	\$2.84	\$2.52
50-59	\$6.49	\$5.19	\$4.67	\$4.15	\$7.06	\$5.65	\$5.09	\$4.52
60-64	\$8.01	\$6.41	\$5.77	\$5.13	\$8.75	\$7.00	\$6.30	\$5.60
65-69	\$9.59	\$7.67	\$6.90	\$6.14	\$10.48	\$8.38	\$7.54	\$6.70

### ENROLL NOW:

Enroll in WorldMed today, and enjoy your time abroad with coverage for many things that can go wrong on your trip!

**Call us at (800) 937-1387 to enroll today**, and receive instant confirmation! Our customer service team is available to take your application, and can assist you in Chinese and Spanish.

Or visit our website at [www.travelinsure.com/wmed](http://www.travelinsure.com/wmed) to learn more about WorldMed Insurance, apply online, or download an application and mail or fax it now!



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/wmed](http://www.travelinsure.com/wmed).



# Travel Insurance Services

## For a Quote or to Enroll Online

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

(When entering Web address, make sure to include the numbers at the end.)

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

Worldmed Insurance  
claims are administered by  
HCC Medical Insurance Services.