



# Atlas Series Product Comparison

Atlas Essential™, Atlas Travel®, and Atlas Premium™

The Atlas Series travel medical insurance plans from WorldTrips are available almost anywhere you may travel internationally for vacation, study abroad, business, and mission work. Atlas Essential represents the most economical version of our well-known Atlas Series, while Atlas Premium provides the highest levels of coverage among the Atlas plans.

# What Does Atlas Cover?

## 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 covers eligible expenses necessary to transport you to the nearest hospital qualified to treat your life-threatening condition. We also understand the importance of family support in these difficult situations. Atlas Premium and Atlas Travel cover 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 struck while you were 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, WorldTrips 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 Premium and Atlas Travel 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, the Atlas Series 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 Premium and Atlas Travel will coordinate your alternate departure arrangements from that country and cover eligible associated costs.

## Natural Disaster – Replacement Accommodations

If a natural disaster occurs on your trip, causing you to become displaced from your planned and paid accommodations,

Atlas Travel and Atlas Premium will provide relief of a maximum of \$250 a day for 5 days to help cover the costs of alternative accommodations.

## Acute Onset of Pre-Existing Conditions

Atlas Travel and Atlas Premium provide a limited benefit up to the medical coverage lifetime 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:

- The Acute onset of a Pre-Existing Condition does not directly or indirectly relate to a chronic condition or congenital condition;
- Treatment must be obtained within twenty-four (24) hours of the sudden and unexpected outbreak or reoccurrence;
- You must be under eighty (80) years of age;
- 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;
- You must not be traveling with the intent or purpose to seek or obtain treatment for the pre-existing condition;
- You must be traveling outside your home country

## Hospitalization and Outpatient Treatment

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

## Sports

Atlas 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 Premium and Atlas Travel offer coverage for complications of pregnancy during the first 26 weeks of gestation.

## Crisis Response

Atlas Travel offers up to \$10,000 per certificate period (or up to \$100,000 if \*\*\*additional coverage is selected; \$100,000 for Atlas Premium) 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 Travel offers up to \$25,000 per certificate period (\$100,000 for Atlas Premium) 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.

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.

The Atlas Series 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.

\*\*Pre-existing condition means any condition 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.

# Atlas Series Schedule of Benefits and Limits

BENEFIT	ATLAS TRAVEL	ATLAS ESSENTIAL	ATLAS PREMIUM
Deductibles	\$0, \$100, \$250, \$500, \$1,000, \$2,500, or \$5,000 per certificate period.		
Overall Maximum Limit Per Certificate Period	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	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, or \$1,000,000	Age 80 or older - \$20,000; 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.	<b>Within the PPO:</b> We will pay 70% of eligible expenses after the deductible to the overall maximum limit <b>Outside the PPO:</b> Usual, reasonable, and customary. You may be responsible for any charges exceeding the payable amount.	We will pay 100% of eligible expenses after the deductible up to the overall maximum limit.
<i>Eligible expenses are subject to deductible, coinsurance, overall maximum limit, and are per certificate period unless specifically indicated otherwise.</i>			
BENEFIT	ATLAS TRAVEL LIMITS	ATLAS ESSENTIAL LIMITS	ATLAS PREMIUM LIMITS
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	<b>Claims incurred in the U.S.</b> 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 co-payment for emergency room treatment of an injury. <b>Claims incurred outside the U.S.</b> No co-payment.		
Urgent Care Center Co-payment	<b>Claims incurred in the U.S.</b> For each visit, you shall be responsible for a \$15 co-payment (not subject to deductible). - Co-payment is waived for members with a \$0 deductible.  <b>Claims incurred outside the U.S.</b> No co-payment	<b>Claims incurred in the U.S.</b> For each visit, the member shall be responsible for a \$15 co-payment, after which coinsurance will apply (not subject to deductible). -Co-payment waived if \$0 deductible elected.  <b>Claims incurred outside the U.S.</b> No co-payment	<b>Claims incurred in the U.S.</b> For each visit, you shall be responsible for a \$15 co-payment (not subject to deductible). - Co-payment is waived for members with a \$0 deductible.  <b>Claims incurred outside the U.S.</b> No co-payment
Hospital Indemnity	\$100 per day of inpatient hospitalization (not subject to deductible).	No benefit	\$100 per day of inpatient hospitalization (not subject to deductible).
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	No benefit	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.		
Emergency Dental	Up to \$300 (not subject to deductible).	No benefit	Up to \$300 (not subject to deductible).
Emergency Eye Exam Copayment	Up to \$150. \$50 copayment per occurrence (plan deductible is waived).	No benefit	Up to \$150. \$50 copayment per occurrence (plan deductible is waived).
Outpatient Physical Therapy and Chiropractic Care	Up to \$50 maximum per day.	No benefit	Up to \$50 maximum per day.
All Other Eligible Medical Expenses	Up to the overall maximum limit.		
EMERGENCY TRAVEL BENEFITS	ATLAS TRAVEL LIMITS	ATLAS ESSENTIAL LIMITS	ATLAS PREMIUM LIMITS
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).	Up to \$500,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit).	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).	No benefit	Up to \$50,000 (not subject to deductible).
Pet Return	Up to \$1,000 (not subject to deductible).	No benefit	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.	Up to \$25,000 lifetime maximum (not subject to deductible, coinsurance, or overall maximum limit).	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).	No benefit	Up to \$150,000, subject to a maximum of 15 days (not subject to deductible).
Natural Disaster – Replacement Accommodations	Up to \$250 a day for 5 days (not subject to deductible).	No benefit	Up to \$500 a day for 5 days (not subject to deductible).
Trip Interruption	Up to \$10,000 (not subject to deductible).	No benefit	Up to \$15,000 (not subject to deductible).
Trip Delay	Up to \$100 a day for up to 2 days after a 12-hour delay period requiring an unplanned overnight stay (not subject to deductible).	No benefit	Up to \$200 a day for up to 2 days after a 12-hour delay period requiring an unplanned overnight stay (not subject to deductible).
Lost Checked Luggage	Up to \$1000 (not subject to deductible).	No benefit	Up to \$2,000 (not subject to deductible).
Lost or Stolen Passport/Travel Visa	Up to \$100 (not subject to deductible).	No benefit	Up to \$100 (not subject to deductible).
Political Evacuation	Up to \$100,000 lifetime maximum (not subject to deductible).	No benefit	Up to \$150,000 lifetime maximum (not subject to deductible).
Accidental Death and Dismemberment -- (excludes loss due to Common Carrier Accident)	\$250,000 maximum benefit per any one family or group (not subject to deductible or overall maximum limit).	No benefit	\$250,000 maximum benefit for any one family or group (not subject to deductible or overall maximum limit).
--Members up to age 18	Lifetime max. - \$5,000; Death - \$5,000; Loss of 2 limbs - \$5,000; Loss of 1 limb - \$2,500.		Lifetime max. - \$5,000; Death - \$5,000; Loss of 2 limbs - \$5,000; Loss of 1 limb - \$2,500.
--Members age 18 through 69	Lifetime max. - \$25,000; Death - \$25,000; Loss of 2 limbs - \$25,000; Loss of 1 limb - \$12,500.  Optional Accidental Death & Dismemberment buy-up Rider Lifetime max. - \$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)		Lifetime max. - \$100,000; Death - \$100,000; Loss of 2 limbs - \$100,000; Loss of 1 limb - \$50,000.
--Members age 70 through 74	Lifetime max. - \$12,500; Death - \$12,500; Loss of 2 limbs - \$12,500; Loss of 1 limb - \$6,250.		Lifetime max. - \$12,500; Death - \$12,500; Loss of 2 limbs - \$12,500; Loss of 1 limb - \$6,250.
--Members age 75 and older	Lifetime max. - \$6,250; Death - \$6,250; Loss of 2 limbs - \$6,250; Loss of 1 limb - \$3,125.		Lifetime max. - \$6,250; Death - \$6,250; Loss of 2 limbs - \$6,250; Loss of 1 limb - \$3,125.
Common Carrier Accidental Death (\$250,000 maximum benefit per any one family or group)	Up to age 18 - \$10,000 per member; Age 18 to 69 - \$50,000 per member; Age 70 to 74 - \$25,000 per member; Age 75 and older - \$12,500 (not subject to deductible or overall maximum limit).	No benefit	Up to age 18 - \$10,000 per member; Age 18 to 69 - \$100,000 per member; Age 70 to 74 - \$25,000 per member; Age 75 and older - \$12,500 (not subject to deductible or overall maximum limit).
Crisis Response - Ransom, Personal Belongings, and Crisis Response Fees and Expenses	Not subject to deductible or overall maximum limit. Up to age 18 - \$10,000 per member; Age 18 to 69 - \$50,000 per member; Age 70 to 74 - \$25,000 per member; Age 75 and older - \$12,500.	No benefit	Not subject to deductible or overall maximum limit. Up to age 18 - \$10,000 per member; Age 18 to 69 - \$100,000 per member; Age 70 to 74 - \$25,000 per member; Age 75 and older - \$12,500.
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).	No benefit	Lifetime Maximum - \$100,000 Third-Person Injury - Up to \$100,000 Third-Person Property - Up to \$100,000 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).	No benefit	No benefit
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).	No benefit	Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border (not subject to deductible).
Bedside Visit	Up to \$1,500 (not subject to deductible).	No benefit	Up to \$1,500 (not subject to deductible).
Local Burial or Cremation	Up to \$5,000 lifetime maximum (not subject to deductible).	Up to \$5,000 lifetime maximum (not subject to deductible or coinsurance).	Up to \$5,000 lifetime maximum (not subject to deductible).



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