NAVIGATOR
Insurance Brokers Ltd.
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Atlas Travel®

VISITING FAMILY

VACATIONS

BUSINESS TRIPS

EXTREME SPORTS TRIPS

The Atlas Travel plan from HCC Medical Insurance Services (HCCMIS®) is with you almost anywhere on the planet you may travel for vacations, studying abroad, corporate travel, mission trips and extreme sports adventures.

HCC

HCC Medical Insurance Services

Why Choose Atlas Travel®?

Barbados

Venice, Italy

Paris, France

Do I need travel medical insurance?

Many times the primary medical insurance in your home country will not cover you while traveling abroad and often will not provide important services, perhaps essential ones, in the event of an illness or injury. Atlas Travel includes these essentials such as translation assistance while being treated, doctor and hospital referrals and assistance replacing lost prescriptions.

Why Choose Atlas Travel?

Whatever your reason, international travel should be a pleasant experience. Complications and emergencies such as illness, injury and natural disasters are a fact of life. While we hope none of these happen, we're here to help if they do. Atlas Travel helps to protect you from potential financial disaster, while traveling abroad with benefits, including inpatient and outpatient medical expenses, $500,000 of coverage for emergency medical evacuation, coverage for lost checked baggage and many other important benefits. Atlas Travel gives you the peace of mind you're looking for.

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

HCC Medical Insurance Services LLC (HCCMIS), headquartered in the United States in Indianapolis, Indiana, is a full service company offering international medical insurance and short term medical insurance products designed to meet needs of consumers worldwide. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (NYSE: HCC), a leading Specialty Insurance group. HCC holds a financial strength rating of AA (Very Strong) by Standard & Poor's and Fitch Ratings and A+ (Superior) by A.M. Best Company.

For more information about Atlas Travel, please visit hccmis.com.

Did You Consider This?

Car Accident

Converting kilometers to miles can be hard, but a speed limit is a speed limit. Car accident **$120,599***

Atlas Travel: available for $1.12 / day**

*This amount is an example of an actual claim handled by HCCMIS. Coverage for similar claims is not to be inferred as all claims are unique.

**For applicants between the ages of 18-29 with $250 deductible and $200,000 maximum limit coverage.

What's Covered by Atlas Travel®?

International Coverage

Emergency Medical Evacuation and Emergency Reunion - Would you know what to do if you found yourself in a life-threatening situation far from home? HCCMIS is experienced in arranging emergency medical evacuations. Atlas Travel will cover the necessary expenses to transport you to the nearest medical facility qualified to treat your life-threatening condition. We also understand the importance of family support in these difficult situations. Atlas Travel will also cover the transportation, lodging and meal costs for a relative to join you after an emergency medical evacuation.

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 Travel will arrange for and cover the 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 Travel will cover the transportation cost for the children to return home.

Terrorism - In these turbulent times, the risk of a terrorist attack is a reality. If you are in the wrong place at the wrong time, Atlas Travel offers coverage for medical expenses resulting from these acts.

Political Evacuation - If, during the coverage period and after your arrival, the United States government issues a travel warning for your destination country, Atlas Travel will coordinate your alternate departure arrangements from that country and cover the associated costs.

Natural Disaster Benefit - Natural disasters can happen anywhere and at anytime. If a natural disaster occurs on your trip, causing you to become displaced from your accommodations, Atlas Travel will provide relief of a maximum of $100 a day for 5 days to help cover the costs of alternative accommodations.

Other Quality Benefits Offered by Atlas Travel*

Acute Onset of Preexisting Conditions

If you are under age 70, you are covered for an acute onset of a preexisting condition. Coverage is available up to $100,000 lifetime maximum for eligible medical expenses for all policy maximums greater than $50,000. Individuals who have a $50,000 policy maximum are entitled to a $50,000 maximum benefit for the acute onset of a preexisting condition. This also includes a $25,000 lifetime maximum for emergency medical evacuation. An acute onset of a preexisting condition is a sudden and unexpected outbreak or recurrence of a preexisting 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.

Hospitalization and Outpatient Treatment

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

Sports Coverage

Atlas Travel 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.

Complications of Pregnancy

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

*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 HCCMIS or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

Schedule of Benefits

BENEFIT	LIMIT
Deductibles	$0, $100, $250, $500, $1,000 or $2,500 per certificate period
Coinsurance – Claims incurred in U.S. or Canada	For the certificate period, underwriters will pay 80% of the next $5,000 of eligible expenses after the deductible, then 100% to the overall maximum limit. Coinsurance will be waived if expenses are incurred within the PPO and expenses are submitted to underwriters for review and payment directly to the provider.
Coinsurance – Claims incurred outside U.S. or Canada	For the certificate period, underwriters will pay 100% of eligible expenses after the deductible up to the overall maximum limit
Hospital Room and Board	Average semi-private room rate, including nursing services
Local Ambulance	Usual, reasonable and customary charges, when covered illness or injury results in hospitalization as inpatient
Intensive Care Unit	Usual, reasonable and customary charges
Emergency Room Copayment	In addition to coinsurance, the member shall be responsible for a $200 copayment for each use of emergency room for an illness unless the member is admitted to the hospital. There will be no copayment for emergency room treatment of an injury.
Urgent Care Center	For each visit, the member shall be responsible for a $50 copayment, after which coinsurance will apply. Not subject to deductible.
Hospital Indemnity	$100 per day of inpatient hospitalization (not subject to deductible or coinsurance)
Physical Therapy	$50 maximum per day
All Other Eligible Medical Expenses	Usual, reasonable and customary charges
Acute Onset of Preexisting Condition (only available to members under age 70)	$100,000 lifetime maximum for eligible medical expenses for overall maximum limits of $100,000, $200,000, $500,000 or $1,000,000; otherwise $50,000. $25,000 lifetime maximum for emergency medical evacuation
Emergency Dental (acute onset of pain)	$250 limit per certificate period (not subject to deductible or coinsurance)
Emergency Medical Evacuation	$500,000 lifetime maximum, except as provided under acute onset of preexisting condition (not subject to deductible or coinsurance)
Return of Minor Children	$50,000 per certificate period (not subject to deductible or coinsurance)
Repatriation of Remains	Overall maximum limit (not subject to deductible or coinsurance)
Emergency Reunion	$50,000 limit per certificate period, subject to a maximum of 15 days (not subject to deductible or coinsurance)
Natural Disaster	Maximum $100 a day for 5 days (not subject to deductible or coinsurance)
Trip Interruption	$5,000 limit per certificate period (not subject to deductible or coinsurance)
Lost Checked Luggage	$250 limit per certificate period (not subject to deductible or coinsurance)
Political Evacuation	$10,000 lifetime maximum (not subject to deductible or coinsurance)
Terrorism	$50,000 maximum lifetime limit, eligible medical expenses only
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 coinsurance
Members up to age 18	Lifetime max. - $5,000; Death - $5,000; Loss of 2 limbs - $5,000; Loss of 1 limb - $2,500
Members under age 18 through 69	Lifetime max. - $50,000; Death - $50,000; Loss of 2 limbs - $50,000; Loss of 1 limb - $25,000
Members under age 70 through 74	Lifetime max. - $12,500; Death - $12,500; Loss of 2 limbs - $12,500; Loss of 1 limb - $6,250
Members under age 75 and older	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)	Not subject to deductible or coinsurance Up to age 18 - $25,000 per member; Age 18 through 69 - $50,000 per member; Age 70 to 74 - $12,500 per member; Age 75 and older - $6,250
Hospital Precertification Penalty	50% of eligible medical expenses
Overall Maximum Limit Per Certificate Period	Age 80 or older - $10,000; Age 70 to 79 - $50,000 or $100,000; All others - $50,000, $100,000, $200,000, $500,000 or $1,000,000

Enrollment and Filing a Claim

Home Country Coverage

Incidental Home Country Coverage - For U.S. Citizens, 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 any three month period. For Non-U.S. Citizens, 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 for any three month period. Any benefit accrued under a single 3 month period does not accumulate to another period. Failure of the member to continue his or her international trip or the members return to their home country for the sole purpose of obtaining treatment for an illness or injury that began while traveling shall void any home country coverage provided under the terms of this agreement.

Benefit Period Medical Coverage - While the certificate is in effect, the benefit period does not apply. Upon termination of the certificate, underwriters will pay eligible medical expenses, as defined herein, for up to 90 days beginning on the first day of diagnosis or treatment of a covered injury or illness while the member is outside his or her home country and while the certificate was in effect. The benefit period applies only to eligible medical expenses related to the injury or illness that began while the certificate was in effect.

Enrollment

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

Precertification

To receive full benefits, precertification is required for hospitalization, surgery, emergency medical and political evacuations, emergency reunions, trip interruptions, repatriation of remains, CAT Scans and MRIs.

Precertification may be done by contacting HCCMIS by phone, e-mail, live chat or through Client Zone. Please see the certificate for more details.

Claim Filing

You may file a claim by submitting a claimant's statement and authorization form. This form may be found online, or you may contact HCCMIS for a copy. Complete the form, attach all itemized invoices and payment receipts, and send them to the address shown on the claimant's statement.

Patient Protection and Affordable Care Act ("PPACA"): This insurance is not subject to, and does not provide certain of the insurance benefits required by, the United States PPACA. In no event will Underwriters provide benefits in excess of those specified in the policy documents, and this insurance is not subject to guaranteed issuance or renewal. PPACA requires certain U.S. residents and citizens to obtain PPACA compliant insurance coverage. In certain circumstances penalties may be imposed on U.S. residents and citizens who do not maintain PPACA compliant insurance coverage. You should consult your attorney or tax professional to determine if PPACA's requirements are applicable to you. The policy contains the plan benefits, including a lifetime maximum that you have selected. Please review your choices to ensure that you have sufficient coverage to meet your medical needs.

HCC Medical Insurance Services

Outstanding Customer Service

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HCCMIS Client Zone and World Service Center

HCCMIS Client Zone is an online account management and resource tool available to you to:

- Extend coverage and reprint ID cards
- Obtain details about claim filing and downloading forms
- Pre-certify for certain medical procedures and hospitalizations
- Locate providers within the PPO Network
- Study destination, weather and travel security information using HCCMIS® Travel Board

You can access Client Zone by logging in at:

https://zone.hccmis.com/clientzone

If you prefer to speak to a professional service representative, contact the HCCMIS 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.

24/7 Worldwide Travel and Medical Assistance

Atlas Travel® includes valuable travel and medical assistance services, which are available to your employees 24 hours a day, 7 days a week. Contact HCCMIS to access any of these services.

Pre-Trip Destination Information - Up-to-date information regarding required vaccinations, health risks, travel restrictions and weather conditions specific to the destination country.

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 HCCMIS. Travel and medical assistance services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.

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