



# Atlas MedEvac

**Planning for International Travel or Study Abroad?**

Get Emergency Medical Evacuation coverage with Atlas MedEvac from WorldTrips.

# Do I Need Evacuation Insurance?

If you're preparing to study abroad, then you may need evacuation insurance to satisfy insurance requirements mandated by your study abroad program, university, or host country, such as J-visa requirements. Atlas MedEvac provides the following benefits:

## Emergency Medical Evacuation

This benefit covers air or ground transfer from one hospital to another for treatment of a covered, life-threatening injury or illness. It applies when the initial treating facility cannot provide the proper supplies and equipment, specialist, and/or standard of care



deemed medically necessary for your treatment and recovery.

Costs associated with a covered emergency medical evacuation will be covered up to the maximum stated in the Schedule of Benefits. Transportation will be arranged by WorldTrips so that you can focus on your recovery.

## Repatriation of Remains/Local Burial or Cremation

In the unfortunate event of your death, WorldTrips will provide assistance and relief by covering the cost of your burial or cremation in your country of death or by arranging for the repatriation of your remains and covering eligible costs up to the maximum stated in the Schedule of Benefits.

# Atlas MedEvac Benefits

The benefits offered by the Atlas MedEvac plan are designed for international students in need of medical evacuation coverage which satisfies insurance requirements for study in the United States. The overall maximum limit is \$75,000 and the deductible is \$0.

## Specific benefits and coverage limits are as follows:

Benefit	Maximum Coverage Limit
Emergency Medical Evacuation	Up to \$50,000
Repatriation of Remains	Up to \$25,000
Local Burial or Cremation	Up to \$5,000
Assistance Services	Included

Important Note – For persons who enroll in this plan while confined to a hospital, rehabilitation facility, long-term care facility, extended care facility, nursing, rest, or convalescent home, a place for the aged, a place providing mainly custodial, educational, or rehabilitative care, a hospice, or a facility mainly used for the treatment of substance or alcohol abuse, benefits attributed to injury or illness are not eligible until 30 days after discharge from the facility.

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.

# Atlas MedEvac Assistance Services

Important Note – In the event that the Emergency Medical Evacuation or Repatriation of Mortal Remains benefit is needed, arrangements must be made by the Assistance Service Provider.

Upon enrollment, you are eligible to use the services provided by our Assistance Service Provider. Key features include:

- Available 24 hours/day, 365 days a year
- Multi-lingual personnel
- Physicians/nurses on staff
- Help locating local facilities
- Help with emergency situations

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.



# Atlas MedEvac Exclusions

Atlas Med-Evac can be purchased on its own or to supplement existing international coverage. It is important to understand that this plan does not offer coverage for the following:

- Medical Costs
- Trip Protection
- Accidental Death Benefit

To learn more about these and other exclusions under the plan, see the Schedule of Benefits and Exclusions.

## Why WorldTrips?

Atlas MedEvac is a product of WorldTrips, a Carmel-based insurance provider with nearly two decades' experience and customers around the globe.

WorldTrips is a member of the Tokio Marine HCC group of companies, a leading specialty insurance group that underwrites over 100 classes of specialty insurance and conducts business in approximately 180 countries worldwide.

When you purchase an evacuation plan from WorldTrips, you will receive the dedicated service of a small company with global reach.

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.

Atlas MedEvac 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.





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*To Be a **Good Company***