

## Options for Travelers with Primary Insurance

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Benefits

Quote & Buy

FAQs

Eligibility

Why Buy

Claims

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A Trusted Name in Travel Health Insurance

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Us

### Benefit Schedule

Traveling abroad and do not have US primary health insurance? View an **alternate option.**

#### Medical Benefits

**Maximum Benefit per Insured Person per policy period**

Options include \$50,000; \$100,000; \$500,000; \$1,000,000

**Deductible per Insured Person per policy period**

Options include \$0; \$100; \$250; \$500

After the Deductible is satisfied, benefits are paid for Covered Expenses as follows up to the Medical Limit:

#### Benefits

Insurer Pays After Medical Benefit Deductible is Paid:

Professional Services:

a. Surgery, anesthesia, in-hospital doctor visits, diagnostic X-ray and lab 100%

b. Office Visits: including X-rays and lab work billed by the attending 100%

physician.

Inpatient Hospital Services:

a. Surgery, X-rays, In-hospital doctor visits 100%

b. In-patient medical emergency 100%

Ambulatory Surgical Center 100%

Outside the U.S. Outpatient prescription drugs 100% of Covered Expenses

Dental Care required due to an Injury 100% of Covered Expenses up to \$500 maximum per Trip Period

**Other Benefits** Insurer Pays Without a Deductible Being Applicable

Accidental Death and Dismemberment Maximum Benefit Principal Sum up to \$50,000

Repatriation of Remains Maximum Benefit up to \$25,000

Medical Evacuation Maximum Benefit per Trip Period for all Evacuations up to \$500,000

Transportation to Join the Insured Maximum Benefit per Trip Period up to \$1,500 for the cost of one

economy round trip airfare ticket to the place of the Hospital Confinement

for one (1) person

Trip Interruption Maximum Benefit up to \$500

Airfare reimbursement due to unforeseen sickness, accidental injury or death

Baggage/Personal Effects Maximum Benefit up to \$500 (\$100 limit per article)

Reimbursement for loss, theft or damage to personal effects during a covered trip

**Mental health is covered up to the policy maximum as any other condition.**

#### Global Health and Safety Services

- Access to our global community of carefully selected, contracted hospitals, physicians, dentists and behavioral health professionals in over 190 countries
- Detailed provider profiles
- Appointment scheduling
- Direct Pay to providers
- Health and security news alerts
- View [More Details](#)

 [24 Hour/ 7 Day Global Medical Assistance](#) [Eligibility](#)

Available to U.S. residents, age 95 or younger. See [Eligibility Requirements](#). Participant must be enrolled in a primary health plan to enroll. There is no pre-existing condition exclusion.

This is a non-renewable plan. Subsequent periods of insurance can be purchased, in which case a new Deductible and Medical Limit would apply.

**PLEASE NOTE: This plan is for coverage outside of the U.S. only. You may only purchase this policy prior to departing on your trip.**

**Ten Day Money-Back Guarantee**

YOUR SATISFACTION IS GUARANTEED. We are so confident in our products that we offer the best guarantee in the business! If you are not completely satisfied with our product, simply return your Certificate or Policy of Insurance and Description of Emergency Medical Evacuation and Other Services within 10 days of receipt and include a letter indicating your desire to cancel. If you have not already left on your trip or incurred a claim, you will receive a full refund. (Guarantee not available in WA)