

VisitorSecure

THANK YOU!







Thank you for purchasing a VisitorSecure travel medical insurance plan. Please read the Description of Coverage for a full explanation of your benefits and exclusions using the link at the bottom of the following page.

In this fulfillment:

Link to the Description of Coverage • Your Coverage Details • Instructional Information • ID Card(s) • Your Receipt • Visa Letter

IMPORTANT

This insurance coverage, offered by WorldTrips, is not subject to and **does not meet the minimum standards** required by the Affordable Care Act (PPACA). The policy contains the plan benefits you have selected, including a lifetime maximum. Please review your choices to ensure you have sufficient coverage to meet your medical needs.

	Getting Medical Treatment: <ul style="list-style-type: none"> • Show your ID card to the medical attendant • Pay the deductible or copay (if applicable) • The medical office may submit bills directly • After the visit, you will need to submit a Claimant's Statement and Authorization form 		Filing a Medical Claim: <ul style="list-style-type: none"> • Submit original, itemized bills, and any payment receipts, and claim form • Claims must be filed within 60 days of the termination date of your policy <p>http://www.worldtrips.com/downloads/worldtrips_claimants_statement.pdf</p>
	Client Zone https://zone.worldtrips.com/clientzone/ <ul style="list-style-type: none"> • Reprint a Visa Letter • Reprint an ID card • Extend Coverage • Update your info 		Contact Us <ul style="list-style-type: none"> • Phone: 1-800-605-2282 (within the U.S.) 1-317-262-2132 (outside the U.S.) Collect calls accepted • Email: service@worldtrip.com
	Notable Exclusions <ul style="list-style-type: none"> • Coverage for pre-existing conditions is excluded from coverage • Coverage for acute onset of a pre-existing condition is excluded when the pre-existing condition is a congenital or chronic condition • Expenses related to cancer of any form are excluded • Read the Description of Coverage for a full list of policy exclusions 		Cancellation <ul style="list-style-type: none"> • Free to cancel before effective date • \$25 fee to cancel on or after effective date • Prorated refund on unused days only • No cancellations if a claim has been filed