Atlas Travel®

The Atlas Travel plan from MIS Group, a member of Tokio Marine HCC, is with you almost anywhere in the world you may travel for vacations, studying abroad, corporate travel, and mission trips.

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 incidents happen, we're here to help if they do. Atlas Travel helps protect you from potential financial disaster while traveling abroad with benefits including inpatient and outpatient medical expenses, $1,000,000 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!

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 during treatment, doctor and hospital referrals, and assistance replacing lost prescriptions.

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

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

MIS Group, 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. MIS Group, a leading Specialty Insurance group.

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our nearly 2,500 employees are industry-leading experts. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately $30 billion. Tokio Marine HCC holds a financial strength rating of AA- for Standard & Poor's and Fitch Ratings and A+ (Superior) by A.M. Best Company.

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Benefits of Atlas Travel

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 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 Co-payment	In addition to coinsurance, the member shall be responsible for a $200 co-payment 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 co-payment, after which coinsurance will apply. Not subject to deductible.
Hospital Indemnity (in addition to medical expenses)	$100 per day of inpatient hospitalization for member's use to offset miscellaneous expenses (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 Pre-existing Condition (only available to members younger than 70)	Limited benefit up to the medical coverage maximum (excludes chronic and congenital conditions). $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	$1,000,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or coinsurance).
Return of Minor Children	$50,000 per certificate period (not subject to deductible or coinsurance).
Pet Return	Up to $1,000 to return a traveling pet home if member is hospitalized.
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).
Trip Delay	$100 for a 12-hour delay requiring an unplanned overnight stay (2 days maximum).
Lost Checked Luggage	$500 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 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 age 18 through 69	Lifetime max. - $50,000; Death - $50,000; Loss of 2 limbs - $50,000; Loss of 1 limb - $25,000. Optional Accidental Death & Dismemberment buy-up of $50,000 to Lifetime max. $100,000
Members age 70 through 74	Lifetime max. - $12,500; Death - $12,500; Loss of 2 limbs - $12,500; Loss of 1 limb - $6,250.
Members 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 to 69 - $50,000 per member; Age 70 to 74 - $12,500 per member; Age 75 and older - $6,250.
Overall Maximum Limit Per Certificate Period	Age 80 or older - $10,000; Age 70 to 79 - $50,000, $100,000; All others - $50,000, $100,000, $200,000, $500,000 or $1,000,000.
Crisis Response	$10,000 limit per certificate period; Includes access to Unity Crisis Group services. Optional Crisis Response buy-up of $90,000 to Lifetime max. $100,000
Personal Liability	$10,000 lifetime maximum. Optional Personal Liability buy-up of $90,000 to Lifetime max. $100,000
Bedside Visit	$1,500 (economy ticket for family member to visit if member admitted to ICU).

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? Tokio Marine HCC- MIS Group 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, and the country you're visiting is NOT under a travel advisory, Atlas Travel offers coverage for medical expenses resulting from those 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 any time. 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.

Atlas Travel* quality benefits

Acute Onset of Pre-Existing Conditions

Atlas Travel provides a limited benefit up to the medical coverage maximum lifetime for eligible medical expenses. If you are younger than 70, you may be covered for an acute onset of a pre-existing condition. This also includes 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 of a pre-existing 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. Chronic and congenital conditions are excluded from coverage.

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.

Crisis Response

Atlas Travel offers up to $10,000 (or up to $100,000 if additional coverage is selected) 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 $10,000 (or up to $100,000 if additional coverage is selected) 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.

* 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 Tokio Marine HCC - MIS Group or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

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

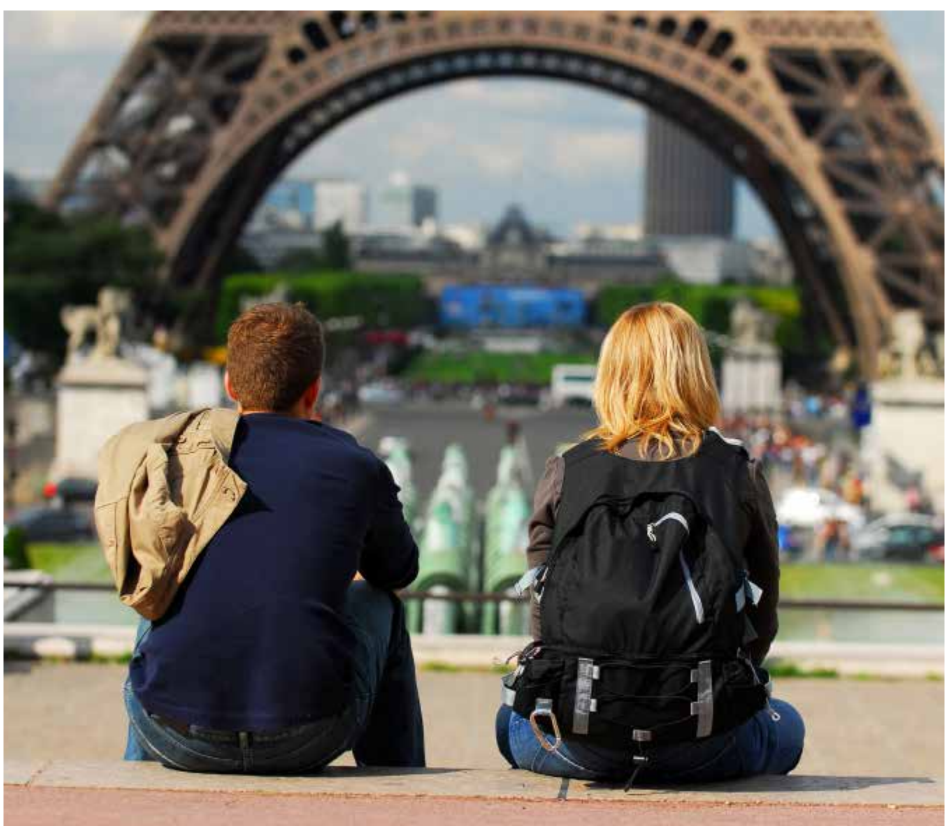
You may access the online quoting and purchasing system or you may complete an application and mail or fax along with your payment to your agent or to Tokio Marine HCC - MIS Group.

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 Tokio Marine HCC - MIS Group 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.

Tokio Marine HCC - MIS Group is a service company that is a subsidiary of Tokio Marine HCC. MIS Group is regulated by the State of Indiana in our capacity as Third Party Administrator. Tokio Marine HCC - MIS Group 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 Tokio Marine HCC - MIS Group Underwriting Agency Ltd.



Did You Consider this?

Treatment for a car accident

Converting kilometers to miles can be hard, but a speed limit is a speed limit.

Cost of an accident without insurance: **$120,599***

Coverage for this kind of medical treatment is included in Atlas Travel--policies are available for **$1.12 per day**.**

* This amount is an example of an actual claim handled by Tokio Marine HCC - MIS Group. Coverage for similar claims is not to be inferred as all claims are unique.

** This example is for applicants ages 18-29 with a $250 deductible and $200,000 maximum limit.

Outstanding Customer Service

Client Zone and World Service Center

Tokio Marine HCC - MIS Group Client Zone is an online account management and resource tool available to:

- Extend coverage and reprint ID cards
- Obtain details about claim filing and downloading forms
- Locate providers within the PPO Network

Log In to Client Zone at:

https://zone.hccmis.com/clientzone

If you prefer to speak to a professional service representative, contact the Tokio Marine HCC - MIS Group 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 24 hours a day, 7 days a week. Contact Tokio Marine HCC - MIS Group 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 Tokio Marine HCC- MIS Group. Travel and Medical Assistance Services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.

Contact us

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A member of the Tokio Marine HCC group of companies

To Be a ***Good Company***

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