

A Comparison of Insurance Options Available to Patients Traveling for Medical Care

Another's Policy

Excludes the following expenses if due to a complication from surgery, treatments or complications for:

- > Death
- > Loss of sight, hearing, any limbs

In the US, must use a US PPO network facility

Must get prior approval for any treatment or expenses for complications

Patient must be aged 18-64, and companion aged 0-80

Excluded procedures (not eligible for complications coverage) list includes:

- > Gender reassignment
- > Brain stem, spinal cord & central nervous system
- > Cardiovascular systems - unless the result of a new condition and diagnosis that first manifests within 60 days after treatment
- > Cancer
- > Pregnancy, childbirth or fetal intervention surgery in-utero

Incurral period is 60 days from date of procedure

Benefit period: up to 180 days from treatment for complication

Limits:

- > Options of **\$10,000, \$20,000 or \$50,000** at costs of **9%, 11% & 13%** of the total package, respectively - BUT coverage is limited to:
- > Maximum per person limit for Trip Cancellation & non-refundable deposits for medical treatment is \$40,000
- > Patient pays 20% co-insurance for Emergency Medical Evacuation/Repatriation/Repatriation of Remains
- > Travel Accident or Sickness \$50,000 per person
- > Accidental Death & Dismemberment \$10,000
- > Coverage is designed for US to Foreign, or Foreign to Foreign (no Foreign to US)

Note: This comparison is not intended to be a complete representation of the differences, yet highlights important differences believed to be of most concern for most patients. In both cases, policy forms prevail.

MedTour

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No such restrictions

No such restriction, but a network will be available

Proof of loss required to be sent to insurance company within 90 days - can be extended if not reasonable to meet deadline.

No age restriction*

Excluded procedures (not eligible for complications coverage) list includes:

- > Refer to policy. MedTour has *some* of the same exclusions as our competitor, yet does not exclude any of the procedures shown at left.

Incurral period is 30 days from return to US*, and Sickness benefit (\$10k) applies in destination country for complications in addition to other benefits.

Benefit period: up to 182 days from treatment for complication

Limits:

- > Complications I benefit is **\$150,000** at cost of **7%** of the total package (*higher limits available*)
- > Complications II benefit (corrective procedures) is \$50,000, included in cost above (*higher limits available*)
- > Trip Cancellation & Trip Delay pay up to 100% of costs
- > No co-insurance or deductible
- > Accidental Death & Dismemberment \$25,000, Accident and Sickness Medical \$10,000
- > Coverage is designed for US to Foreign Only

***A revision has been requested to begin following the procedure. If granted, coverage may be sublimated while outside the US, aligned with the lower healthcare costs available in the destination country.*

***A revision has been requested to end 60 days from date of procedure.*



U.S. Risk Underwriters

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