



# International Health Insurance

## *Don't Leave Home Without It!*

### About Us

- » A veteran-owned brokerage specializing in international health, life and travel insurance.
- » We have been in the insurance business for over 52 years!
- » For over 25 years, we have helped multinational corporations, humanitarian organizations, schools, universities and thousands of individuals with their international insurance needs.



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# What Are the Risks?

## Monetary Risks

- » Can you afford to pay out of pocket for your medical care?

## Health Risks

- » Do you know how to locate and access quality medical care?
- » What happens when local care is not adequate?
- » Who do you contact for assistance?
- » What if you need on-going medical care?

# What Are the Options?

## Pay out of pocket for your medical expenses

- » Recommended if quality local medical care is available and you can afford to pay out of pocket
- » You are familiar with local hospitals and have a relationship with a local doctor
- » You feel confident in receiving major medical care from a local hospital



# What Are the Options?

## Enroll in the local National Healthcare System (if available)

- » Limits out of pocket expense
- » Requires the use national healthcare providers
- » Possible waiting periods and limitations of services
- » Requires you to pay out of pocket for services not covered by the NHS
- » Eligibility, waiting periods and benefits vary by country
- » Geographic restrictions

# What Are the Options?

## Purchase private insurance

- » Allows you to choose any doctor or hospital
- » Pays for medical expenses after you have satisfied a deductible
- » Includes emergency medical evacuation
- » Extra benefits: 24-hour assistance, hospital indemnity, AD&D, etc.
- » Covers you worldwide
- » Costs money (you pay a premium) whether you use it or not

# Total Insurance Premium

*for Graham and Rebecca on a  
10-day travel period?*



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# Total Insurance Premium

for Graham and Rebecca on a  
10-day travel period?

# \$109

NO Deductible

100% up to \$60,000



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# Panama Hospital Bill

# \$43,639



# Total Paid Out of Pocket



# Total Paid Out of Pocket



\$0

Even after an extended hospital stay, 4 ambulance rides,  
1 week in intensive care, 1 surgery, MRI's,  
bloodwork, transfusions, X-Rays and medications.

# Additional Benefits

## Hospital Indemnity Benefit:

\$150 per day (\$300 for 2 people)

13 days in the hospital x \$300 per day = **\$3,900**

The indemnity benefit helped cover Graham and Rebecca's hotel stay as well as First Class return plane tickets!



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# We Shop for You!



We know our clients' needs are unique.  
You won't find a "one size fits all" plan here.

***We're proud to offer over 30 plans!***



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# Over 30 Plans to Utilize

- » Worldwide International Long-Term Major Medical  
*Includes coverage for COVID-19*
- » Worldwide International Travel Medical  
*Includes coverage for COVID-19*
- » Emergency Medical Evacuation/Repatriation Coverage
- » International High Limit Accidental Death & Dismemberment
- » Trip Cancellation/Interruption
- » Ransom and Terrorism Insurance
- » International Group Insurance
- » International Term Life Insurance

# Travel Insurance

*Primarily Inside and Outside the US*

## iTravel LX Plan

- » Up to \$50,000 Trip Cancellation Coverage
- » Cancel For Any Reason
- » \$500,000 Emergency Medical Coverage
- » \$1,000,000 Emergency Medical Evacuation
- » Trip Delay and Missed Connection
- » Lost or Stolen Luggage
- » And More...



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# Travel Medical Insurance

## *Primarily Outside the US*

### Geoblue Voyager / HTH Excursion Plans

- » Can cover pre-existing conditions
- » Pre-existing condition coverage requires a primary health plan to be in place during travels.



# Long Term for Expats

## *Usually One Year or Longer*

### Individual International Major Medical

- » As low as \$191/month for a female, age 60 (\$5,000 deductible)
- » As low as \$215/month for a male, age 60 (\$5,000 deductible)
- » Includes up to 6 months per year of US coverage

# Long Term for Expats

## *Usually One Year or Longer*

### Individual International Major Medical - Coverage **EXCLUDES** the US

- » As low as \$143/month for a female, age 60 (\$5,000 deductible)
- » As low as \$161/month for a male, age 60 (\$5,000 deductible)

# Most Plans Include:

- » 100% Usual & Customary Coverage Outside the US
- » NO Co-Insurance
- » NO Complicated Out of Network Worries
- » NO PPO
- » NO HMO
- » Freedom to Choose Any Doctor

# Most Plans Include:

- » In and Out of Hospital Benefits
- » Emergency Medical Evacuation
- » Repatriation of Mortal Remains
- » Lost Luggage
- » Accidental Death

# International Travel Assistance

*Included Free  
with Every Policy*





For more information, please reach out to us:

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