



Atlas MultiTrip™

The Atlas MultiTrip plan from WorldTrips, a member of the Tokio Marine HCC group of companies, is with you almost anywhere you may travel internationally for vacation, business, visits with family, sports adventures, or other pursuits. It covers multiple trips of up to 30 or 45 days in length, for the 364-day certificate period.

Why Choose Atlas MultiTrip™?

Whether traveling for business or pleasure, international travel should be a fulfilling experience. However, complications such as natural disasters, illnesses, and injuries could arise. While we may do everything possible to guard against it, sometimes the unexpected still occurs. Fortunately, WorldTrips is here to help if it does.

Atlas MultiTrip offers coverage including inpatient and outpatient medical expenses, emergency medical evacuation, accidental death and dismemberment, and lost checked baggage for frequent international travelers.



I HAVE MEDICAL INSURANCE IN MY HOME COUNTRY; DO I NEED MULTI-TRIP MEDICAL INSURANCE?

Many times, the primary medical insurance in your home country will not cover you while traveling abroad and often will not provide essential services in the event of an illness or injury. Atlas MultiTrip provides important benefits such as translation assistance during treatment, doctor and hospital referrals, and assistance replacing lost prescriptions. Coverage applies to multiple trips up to 30 or 45 days in length (as elected) during the 364-day contract period.

AFTER PURCHASING COVERAGE, HOW CAN I TRUST THE COMPANY TO BE THERE IF I NEED THEM?

WorldTrips, headquartered in the United States in Carmel, Indiana, is a full-service company offering international medical insurance products designed to meet needs of consumers worldwide.

WorldTrips is a member of the Tokio

Marine HCC group of companies. 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, and many of our nearly 3,000 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.

*As of 12/08/22. **At the time of printing. For more information on these ratings, please visit: www.standardandpoors.com, www.ambest.com, and www.fitchratings.com.

For more information about Atlas MultiTrip, please visit worldtrips.com.

Atlas MultiTrip Schedule of Benefits and Limits

Plan Details

Deductible	\$250 per covered trip
Overall Maximum Limit	\$1,000,000
Coinsurance	We will pay 100% of eligible expenses after the deductible up to the overall maximum limit.

Eligible expenses are subject to deductible, overall maximum limit, and are per certificate period unless specifically indicated otherwise.

Benefit	Limit
Hospital Room and Board	Average semi-private room rate, including nursing services.
Local Ambulance	Usual, reasonable and customary charges, only when covered illness or injury results in hospitalization as inpatient.
Intensive Care Unit	Up to the overall maximum limit
Emergency Room Co-payment	Claims incurred in the U.S. You shall be responsible for a \$200 co-payment for each use of emergency room for an illness unless you are admitted to the hospital. There will be no co-payment for emergency room treatment of an injury. Claims incurred outside the U.S. No co-payment
Urgent Care Center Co-payment	Claims incurred in the U.S. For each visit, you shall be responsible for a \$15 co-payment. - Co-payment is waived for members with a \$0 deductible - not subject to deductible Claims incurred outside the U.S. No co-payment
Outpatient Physical Therapy and Chiropractic Care	Up to \$50 maximum per day. Must be ordered in advance by a physician.
Acute Onset of Pre-existing Condition	Up to the overall maximum limit
See benefit description	\$25,000 lifetime maximum for Emergency Medical Evacuation
Emergency Dental (acute onset of pain)	Up to \$300 - not subject to deductible
Emergency Eye Exam for a Covered Loss	Up to \$150. \$50 deductible per occurrence (plan deductible is waived).
All Other Eligible Medical Expenses	Up to the overall maximum limit

Emergency Travel Benefits	Limit																																				
Emergency Medical Evacuation	Up to \$1,000,000 lifetime maximum, except as provided under Acute Onset of Pre-existing Condition - not subject to deductible, or overall maximum limit																																				
Hospital Indemnity	\$100 per day of inpatient hospitalization - not subject to deductible																																				
Return of Minor Children	Up to \$50,000 -not subject to deductible																																				
Pet Return	Up to \$1,000 - not subject to deductible																																				
Repatriation of Remains	Equal to the elected overall maximum limit - not subject to deductible or coinsurance <i>This limit is for this benefit only and is not included in or subject to the overall maximum limit.</i>																																				
Emergency Reunion	Up to \$100,000, subject to a maximum of 15 days -not subject to deductible																																				
Natural Disaster – Replacement Accommodations	Up to \$250 per day for up to 5 days -not subject to deductible																																				
Trip Interruption	Up to \$10,000 - not subject to deductible																																				
Travel Delay	Up to \$100 a day after a 12-hour delay period requiring an unplanned overnight stay. Subject to a maximum of 2 days. - not subject to deductible																																				
Lost Checked Luggage	Up to \$1,000 - not subject to deductible																																				
Lost or Stolen Passport/Travel Visa	Up to \$100 - not subject to deductible																																				
Political Evacuation	Up to \$100,000 lifetime maximum - not subject to deductible																																				
Accidental Death & Dismemberment (excludes loss due to Common Carrier Accident)	<table border="0"> <tr> <td>Ages 18 through 69</td> <td>Lifetime Maximum - \$25,000</td> <td>Ages 70 through 74</td> <td>Lifetime Maximum - \$12,500</td> </tr> <tr> <td></td> <td>Death - \$25,000</td> <td></td> <td>Death - \$12,500</td> </tr> <tr> <td></td> <td>Loss of 2 Limbs - \$25,000</td> <td></td> <td>Loss of 2 Limbs - \$12,500</td> </tr> <tr> <td></td> <td>Loss of 1 Limb - \$12,500</td> <td></td> <td>Loss of 1 Limb - \$6,250</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Lifetime Maximum - \$6,250</td> </tr> <tr> <td>Under age 18</td> <td>Lifetime Maximum - \$5,000</td> <td>Ages 75 and older</td> <td>Lifetime Maximum - \$6,250</td> </tr> <tr> <td></td> <td>Death - \$5,000</td> <td></td> <td>Death - \$6,250</td> </tr> <tr> <td></td> <td>Loss of 2 Limbs - \$5,000</td> <td></td> <td>Loss of 2 Limbs - \$6,250</td> </tr> <tr> <td></td> <td>Loss of 1 Limb - \$2,500</td> <td></td> <td>Loss of 1 Limb - \$3,125</td> </tr> </table>	Ages 18 through 69	Lifetime Maximum - \$25,000	Ages 70 through 74	Lifetime Maximum - \$12,500		Death - \$25,000		Death - \$12,500		Loss of 2 Limbs - \$25,000		Loss of 2 Limbs - \$12,500		Loss of 1 Limb - \$12,500		Loss of 1 Limb - \$6,250				Lifetime Maximum - \$6,250	Under age 18	Lifetime Maximum - \$5,000	Ages 75 and older	Lifetime Maximum - \$6,250		Death - \$5,000		Death - \$6,250		Loss of 2 Limbs - \$5,000		Loss of 2 Limbs - \$6,250		Loss of 1 Limb - \$2,500		Loss of 1 Limb - \$3,125
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Optional Accidental Death & Dismemberment Rider (only available to members age 18 through age 69)	Lifetime Maximum - \$25,000 Death - \$25,000 Loss of 2 Limbs - \$25,000 Loss of 1 Limb - \$12,500 - not subject to deductible or overall maximum limit																																				

Common Carrier Accidental Death	
Ages 18 through 69	\$50,000
Under age 18	\$10,000
Ages 70 through 74	\$25,000
Ages 75 and older	\$12,500

Subject to a maximum of \$250,000 any one family or group.
- not subject to deductible, or overall maximum limit

Bedside Visit	Up to \$1,500 - not subject to deductible
Crisis Response- Ransom, Personal Belongings, and Crisis Response Fees and Expenses	Up to \$10,000 - not subject to deductible, or overall maximum limit
Personal Liability	Up to: \$25,000 lifetime maximum \$25,000 third person injury \$25,000 third person property \$2,500 related third person property - not subject to deductible, or overall maximum
Optional Personal Liability Rider	Up to \$75,000 lifetime maximum - not subject to deductible or overall maximum limit
Border Entry Protection	Up to \$500 if traveling on a valid B-2 visa and denied entrance at the U.S. border - not subject to deductible

What's Covered by Atlas MultiTrip™?

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? WorldTrips is experienced in arranging Emergency Medical Evacuations. Atlas MultiTrip will cover eligible expenses necessary 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 MultiTrip will also cover the transportation, lodging, and meal costs for a relative to join you after an emergency medical evacuation, up to the lifetime limit.

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 MultiTrip will arrange for and cover eligible costs associated with the repatriation of your remains.

Political Evacuation

If, during the coverage period and after your arrival, the U.S. Department of State issues a level 3 or higher travel advisory for your destination country, Atlas MultiTrip will coordinate your alternate departure arrangements from that country and cover eligible associated costs.



Trip Interruption

One of a traveler's biggest worries is the safety of his or her home while away. If you learn that a catastrophic event like a tornado, hurricane or flood has caused severe damage to your home while traveling abroad, Atlas MultiTrip will cover the cost of a one-way, economy class ticket to the airport nearest your home.

Natural Disaster- Replacement Accommodations

Natural disasters can happen anywhere and at any time. If a natural disaster occurs while on your trip, causing you to become displaced from your planned and paid accommodations, Atlas MultiTrip will provide relief of a maximum of \$250 a day for 5 days to help cover the costs of alternative accommodations.

Hospital Indemnity

If you are hospitalized, the world around you does not stop. What's more, in some places hospitals do not provide their patients basic necessities like meals, toothpaste or soap. If you are hospitalized as an inpatient for treatment of a covered illness or injury, Atlas MultiTrip will provide \$100 for each night you spend in the hospital.

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 or region you're visiting is NOT

under a level 3 or higher travel advisory, Atlas MultiTrip offers coverage for eligible medical expenses resulting from those acts. Coverage excludes countries or regions for which the U.S. Department of State has issued a level 3 ("reconsider travel") or higher travel advisory in the 60 days prior to your arrival date.

ATLAS MULTITRIP QUALITY BENEFITS

Acute Onset of Pre-Existing Conditions

Atlas MultiTrip provides a limited benefit up to the medical coverage lifetime maximum 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 up to 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 that is of short duration, is rapidly progressive, and requires urgent care. A pre-existing condition that is a chronic or congenital, or that gradually becomes worse over time, is not acute onset of a pre-existing condition.

The Acute Onset of Pre-existing Condition benefit will only apply if all of the following conditions are met:

- a) The Acute onset of a Pre-Existing Condition does not directly or indirectly relate to a chronic condition or congenital condition;

*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 WorldTrips or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

**Pre-existing condition means any injury, illness, sickness, disease, or other physical, medical, mental, or nervous disorder, condition, or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the 2 years prior to the effective date of this insurance, whether or not previously manifested, symptomatic or known, diagnosed, treated, or disclosed to us prior to the effective date, and including any and all subsequent, chronic or recurring complications or consequences related thereto or resulting or arising therefrom

***A buy-up of an additional \$90,000 is available for selection, which includes the added benefit of a \$10,000 maximum for natural disaster evacuation.

- b) Treatment must be obtained within twenty-four (24) hours of the sudden and unexpected outbreak or reoccurrence;
- c) You must be under eighty (80) years of age;
- d) You must not be traveling against or in disregard of the recommendations, established treatment programs, or medical advice of a physician or other healthcare provider;
- e) You must not be traveling with the intent or purpose to seek or obtain treatment for the pre-existing condition;
- f) You must be traveling outside your home country

Hospitalization & Outpatient Treatment

If a covered illness or injury requires hospitalization, the plan provides coverage for eligible costs associated with hospitalization, including intensive care unit, and outpatient treatment.

Sports Coverage

Atlas MultiTrip includes coverage for eligible injuries and illnesses that could occur while participating in many popular vacation sports — skiing and snowboarding (recreational downhill and/or cross country), snorkeling, water skiing, and others — at no additional cost. Certain extreme sports are excluded from coverage.

Crisis Response

Atlas MultiTrip offers up to \$25,000 (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 MultiTrip offers up to \$25,000 (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.

Enrollment and Filing a Claim

Benefit Period Medical Coverage

While the certificate is in effect, the benefit period does not apply. Upon termination of the certificate, including when you return to your home country, the benefit period applies for up to 90 days only to eligible medical expenses directly related to an injury or illness that was diagnosed or treated while the certificate was in effect. The benefit period begins on the first day of diagnosis or treatment of a covered injury or illness made while you are outside your home country. The benefit period applies whether or not you return to your home country.

Enrollment

You may access the online quoting and purchasing system or you may complete an application and mail or fax it, along with your payment, to your agent or to WorldTrips.

Claim Filing

You may file a claim by completing and submitting a Claimant's Statement and Authorization form along with proof of

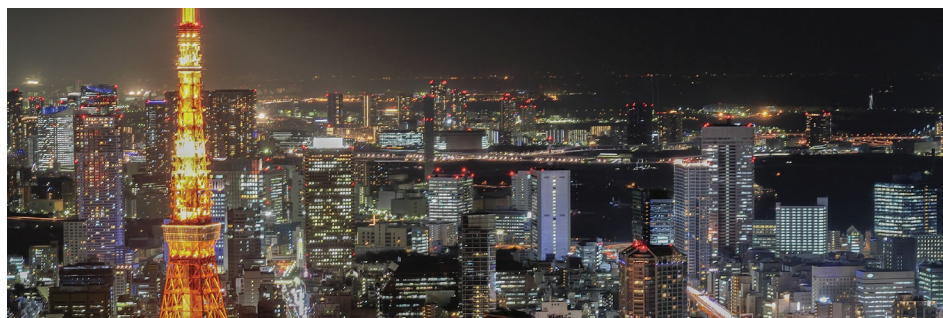
claim (itemized bills, payment receipts, etc.).

You may complete and submit the form and necessary attachments online through Client Zone at zone.worldtrips.com/clientzone/ or through our Customer Service page at www.worldtrips.com/customer-service OR you may download the claim form from our Document Downloads page at www.worldtrips.com/downloads and submit it alongside proof of claim via postal mail to the address on the form.

We must receive proof of claim within 60 days of the last day of your certificate period (or for claims incurred during a benefit period, 60 days from the date the claim is incurred).

Patient Protection and Affordable Care Act ("PPACA"): This insurance is not subject to, and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether this policy meets any obligations you may have under PPACA.

- Atlas MultiTrip is underwritten by Lloyd's. WorldTrips is a service company and a member of the Tokio Marine HCC group of companies. WorldTrips 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 HCC Underwriting Agency, Ltd.



OUTSTANDING CUSTOMER SERVICE

Client Zone and World Service Center

WorldTrips' 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.worldtrips.com/clientzone>

If you prefer to speak to a professional service representative, contact WorldTrips' 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.

WORLDWIDE TRAVEL AND MEDICAL ASSISTANCE

Atlas MultiTrip™ includes valuable travel and medical assistance services, which are available 7 days a week, 365 days a year. Contact WorldTrips to access any of these services.

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 WorldTrips. Travel and medical assistance services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.

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