



TOKIO MARINE
HCC

Anil Chinniah
Crossborder Services, LLC
Five Greentree Centre, Suite 104, Route 73
Marlton, NJ 08053
Phone: 1-877-340-7910
Fax: 888-640-9807
E-mail: info@americanvisitorinsurance.com



VisitorSecure®

VisitorSecure is a cost effective insurance plan from Tokio Marine HCC - MIS Group when you have relatives visiting the United States or for travel abroad. VisitorSecure provides protection while immigrating or traveling to the U.S. and internationally.

Why Choose VisitorSecure?

Whether you are looking for coverage for one individual or a group of family members, VisitorSecure may have the features you need. Each plan includes coverage for medical expenses, emergency medical evacuation, and common carrier accidental death and dismemberment. In addition, the plan offers a choice of deductibles and coverage options assuring that the plan will meet almost any budget.

Do I need VisitorSecure insurance?

Individuals from around the globe live and work in the U.S. While traditional domestic plans are available to permanent residents of the U.S., family, friends and others who visit these individuals often need insurance protection while they are in the U.S. VisitorSecure is designed to protect these international visitors. It provides both inpatient and outpatient hospital benefits and many other valuable emergency travel features, giving you protection you can rely on.



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.

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

Tokio Marine HCC - MIS Group, headquartered in the United States in Indianapolis, Indiana, is a full-service company offering international medical insurance designed to meet needs of consumers worldwide. Tokio Marine HCC - MIS Group is a subsidiary of Tokio Marine HCC, a leading specialty insurance group with a financial strength rating of AA- for Standard & Poor's and Fitch Ratings and A++ (Superior) by A.M. Best Company.

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 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.

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.

Benefits of VisitorSecure®

	PLAN A	PLAN B	PLAN C	PLAN D
Deductible				
Ages 14 days - 69 years	\$0, \$50, or \$100			
Ages 70 - 79	\$100 or \$200		N/A	
Ages 80 and above	\$100 or \$200	N/A		
Overall Policy Maximum				
Ages 14 days - 69 years	\$50,000	\$75,000	\$100,000	\$130,000
Ages 70 - 79	\$50,000	\$75,000	N/A	N/A
Ages 80 and above	\$10,000	N/A	N/A	N/A
Inpatient Treatment				
Hospital room and board, including miscellaneous	\$1,450 per day, maximum 30 days	\$1,725 per day, maximum 30 days	\$2,000 per day, maximum 30 days	\$2,585 per day, maximum 30 days
Intensive care unit, including miscellaneous	\$2,200 per day, maximum 8 days	\$2,600 per day, maximum 8 days	\$3,000 per day, maximum 8 days	\$3,800 per day, maximum 8 days
Surgery	\$3,600 per session	\$4,800 per session	\$6,000 per session	\$7,800 per session
Consultant physician	\$450 maximum	\$475 maximum	\$500 maximum	\$650 maximum
Private duty nurse	\$550 maximum	\$550 maximum	\$550 maximum	\$700 maximum
Physician visits	\$60 maximum per visit, 30 visits max.	\$75 maximum per visit, 30 visits max.	\$90 maximum per visit, 30 visits max.	\$115 maximum per visit, 30 visits max.
Outpatient Treatment				
Surgery	\$3,300 per session	\$4,400 per session	\$5,500 per session	\$7,150 per session
Outpatient surgical facility	\$1,100 maximum	\$1,150 maximum	\$1,200 maximum	\$1,500 maximum
Pre-admission testing	\$1,100 maximum	\$1,100 maximum	\$1,100 maximum	\$1,450 maximum
Diagnostic x-ray and labs	\$500 maximum, plus \$400 for one CAT Scan, MRI or PET	\$550 maximum, plus \$450 for one CAT Scan, MRI or PET	\$600 maximum, plus \$500 for one CAT Scan, MRI or PET	\$750 maximum, plus \$650 for one CAT Scan, MRI or PET
Emergency room (all expenses incurred therein)	\$375 maximum	\$485 maximum	\$600 maximum	\$785 maximum
Observation room services	\$355 maximum	\$465 maximum	\$575 maximum	\$750 maximum
Outpatient prescription drugs	\$150 maximum	\$200 maximum	\$250 maximum	\$300 maximum
Office visits, including urgent care	\$70 allowable per visit, 10 visits max.	\$85 allowable per visit, 10 visits max.	\$100 allowable per visit, 10 visits max.	\$130 allowable per visit, 10 visits max.
Miscellaneous Inpatient & Outpatient Treatment				
Anesthesiologist	\$825	\$1,110	\$1,375	\$1,775
Assistant surgeon	\$825	\$1,110	\$1,375	\$1,775
Local ambulance	\$500 maximum			
Dental accident	\$550 maximum			
Physical therapy	\$40 maximum per visit, 1 visit per day, maximum 12 visits			
Mental & nervous disorder & substance abuse	Same as any illness			
Durable medical equipment	\$1,100 maximum	\$1,200 maximum	\$1,300 maximum	\$1,700 maximum
Other Benefits (not subject to deductible or overall policy maximum)				
Emergency medical evacuation	\$50,000 lifetime maximum, except as provided under acute onset of pre-existing condition. Available only to members under age 70.			
Repatriation of remains	\$25,000 per member			
Local burial & cremation	\$5,000 per member			
Common carrier accidental death & dismemberment	\$25,000 lifetime maximum principal sum per member Death or loss of two limbs- principal sum Loss of one limb- one-half the principal sum			
Acute onset of pre-existing condition (only available to members under age 70)	\$50,000 lifetime maximum for eligible expenses	\$75,000 lifetime maximum for eligible expenses	\$100,000 lifetime maximum for eligible expenses	
\$25,000 lifetime maximum for emergency medical evacuation				



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
- Study destination, weather and travel security information using Tokio Marine HCC - MIS Travel Board

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.

Worldwide Travel and Medical Assistance

VisitorSecure includes valuable travel and medical assistance services, which are available globally through our customer service representatives. 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

Tokio Marine HCC - Medical Insurance Services Group

251 North Illinois Street, Suite 600, Indianapolis, IN 46204

Tel: +1 (800) 605 2282

Fax: +1 (317) 262 2140

hccmis.com

A member of the Tokio Marine HCC group of companies

To Be a **Good Company**