



AFFINITY

Travel Insurance Services

Includes coverage for eligible COVID-19-related medical expenses.

InterMedical INSURANCE®

Protect against the unexpected when traveling abroad. Get quality international medical and emergency evacuation insurance — even if you have medical insurance at home.

travelinsure.com/InterMedical



WHY DO I NEED INTERNATIONAL MEDICAL INSURANCE?

Private or government-sponsored health plans may not provide adequate medical coverage for travel abroad. Travel medical plans are designed for those traveling outside the country and offer emergency travel benefits, 24/7 emergency support and an international provider-referral network.

WHY SHOULD I CHOOSE INTERMEDICAL?

InterMedical takes the guesswork out of insurance for international travelers. It meets the Schengen Visa requirements for most, and offers a level of protection that's designed for business and leisure travelers, tourists, or church or missionary travelers.

**GET A FREE QUOTE.
CALL TOLL FREE:
800-937-1387**
travelinsure.com/InterMedical

SCHEDULE OF BENEFITS

Benefits	Limits
Minimum Coverage	5 days
Maximum Coverage	364 days
Overall Maximum Limit*	\$50,000 \$100,000 \$150,000
Coinsurance – Claims Incurred Outside the U.S.	100% after deductible, up to the overall maximum
Coinsurance – Claims Incurred in the U.S.	
In-Network Payment	100% after deductible, up to the overall maximum
Out-of-Network Payment	URC ^{††} . You may be responsible for charges exceeding payable amount.
Emergency Medical Evacuation	\$500,000
Accidental Death and Dismemberment	\$50,000 [†]
Repatriation of Remains	\$50,000
Political Evacuation	\$50,000
Emergency Reunion	\$20,000
Return of Minor Children	\$50,000
Terrorism	\$50,000
Emergency Dental	\$2,000 for accident/\$250 for pain relief
Trip Interruption	\$5,000
Checked Baggage Loss	\$500
Stolen Passport/Visa	\$100
INCLUDED BENEFITS	
Recreational Sports	Included
World Wide Assistance Services	Included
OPTIONAL ADD-ON BENEFITS	
Accidental Death and Dismemberment [†]	Optional Add-On
Intercollegiate/Interscholastic Sports Coverage	Optional Add-On
Hazardous Activities	Optional Add-On

* The Overall Maximum Limit for those 80 and above is \$10,000.

Emergency Medical Evacuation is not subject to the Overall Maximum Limit.

[†] Accidental Death and Dismemberment coverage is based on age:
Under 18: \$5,000; 18-69: \$50,000; 70-74: \$20,000; age 75+: \$10,000.

^{††} Usual, reasonable, and customary (URC)





InterMedical Insurance®

TRAVEL INSURANCE FOR MEDICAL EMERGENCIES OUTSIDE YOUR HOME COUNTRY

Yes, it can happen to you. Every year, people travel outside the country and require emergency medical treatment, hospitalization or medical evacuation. When this happens, finding qualified medical care may be difficult. And it may not be covered by your private health insurance.

If you are injured or become ill on your trip, you're not on your own. You can rely on InterMedical to help with your covered eligible medical expenses. Payment can be made directly to an evacuation/repatriation transportation service, and in some cases to medical providers.

INTERNATIONAL MEDICAL INSURANCE FOR AS LITTLE AS \$1.35 PER DAY*

Our quality international medical insurance and medical evacuation coverage may cost less than a dollar a day ... and covers you for up to 364 days. Protect yourself, your spouse, your unmarried dependent children, or children traveling alone.**

*This rate would apply to an individual 29 years old or younger with a \$50,000 medical limit and \$1,000 deductible.

**Child is defined as a person at least 14 days old, and younger than 18 years old.

ACCIDENT AND SICKNESS MEDICAL COVERAGE

Pays for eligible medical and surgical services of a physician, nurse, and/or hospital. Includes coverage for Covid-19. Testing for COVID-19 will only be covered if deemed medically necessary by a physician. The antibody test is not covered, as it is not medically necessary.

WORLDWIDE ASSISTANCE SERVICES

Offers emergency assistance 24 hours a day, 7 days a week. Includes medical referrals, translation services, and what to do if emergency travel assistance is needed.

World Wide Assistance Services are provided by World Service Center.

TRAVEL ASSISTANCE BENEFITS

Benefits include reimbursement of reasonable expenses associated with the interruption of your trip due to covered circumstances. Additional benefits include coverage for expenses from lost or stolen passport or checked baggage.

MEDICAL EVACUATION

Pays for emergency medical evacuation, along with return airfare to your home or to the location from which you were evacuated.

OPTIONAL ADD-ON BENEFITS

ADDITIONAL ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

Add up to an additional \$100,000[†] of coverage for only 60¢ per person per day.

[†]*This additional coverage is not available to those age 70 or older.*

INTERCOLLEGIATE/INTERSCHOLASTIC SPORTS

Provides an additional \$50,000 coverage for those participating in intercollegiate or interscholastic sports. This rider is available for just an additional \$2.00 per person, per day.

HAZARDOUS ACTIVITIES RIDER

Gives you the option of purchasing additional protection to cover your adventures. Medical expenses related to hazardous activities can be covered for an additional 20% of your total premium.

To view the Cancellation and Refund policy, please read the Description of Coverage at www.travelinsure.com/InterMedical

PLAN RATES: PER PERSON PER DAY

Age	Plan A \$50,000 Medical Limit				Plan B \$100,000 Medical Limit			
	Deductible Per Policy Period							
	\$0	\$250	\$500	\$1,000	\$0	\$250	\$500	\$1,000
14 days - 29 yrs	\$1.78	\$1.55	\$1.46	\$1.35	\$1.94	\$1.67	\$1.56	\$1.44
30-39	\$1.96	\$1.70	\$1.59	\$1.49	\$2.24	\$1.91	\$1.77	\$1.65
40-49	\$2.80	\$2.36	\$2.19	\$2.01	\$3.06	\$2.50	\$2.28	\$2.17
50-59	\$4.07	\$3.39	\$3.11	\$2.85	\$4.82	\$3.88	\$3.49	\$3.05
60-64	\$4.71	\$3.90	\$3.58	\$3.25	\$5.72	\$4.57	\$4.08	\$3.56
65-69	\$5.65	\$4.69	\$4.31	\$3.94	\$6.94	\$5.57	\$4.99	\$4.37
70-79	\$7.89	\$6.50	\$5.94	\$5.40	\$9.40	\$7.72	\$7.02	\$6.38
80+**	\$10,000 Medical Limit				N/A	N/A	N/A	N/A
	\$16.64	\$13.44	\$12.16	\$10.88				

Age	Plan C \$150,000 Medical Limit			
	Deductible Per Policy Period			
	\$0	\$250	\$500	\$1,000
14 days - 29 yrs	\$2.05	\$1.76	\$1.66	\$1.53
30-39	\$2.38	\$2.02	\$1.88	\$1.74
40-49	\$3.28	\$2.66	\$2.42	\$2.30
50-59	\$5.16	\$4.16	\$3.70	\$3.24
60-64	\$6.14	\$4.85	\$4.32	\$3.74

**The Medical Expense Benefit Limit for those 80 and above is \$10,000.

May I purchase InterMedical if I am already on my trip?

Yes, and coverage can begin as early as the day after enrollment. You can enroll online, and have your Confirmation of Insurance delivered by email.

Who is eligible for InterMedical?

Those traveling outside their home countries are eligible for this protection. It is available to you, a second adult, unmarried dependent children, or children traveling alone. Coverage is available from a minimum period of 5 days, up to a maximum of 364 days.

Please note: This is only a brief description of the coverage(s) available. The policy Description of Coverage may contain reductions, limitations, and termination provisions. Coverage may not be available in all states. Please refer to the complete Description of Coverage for full policy details. To view the Description of Coverage, please visit www.travelinsure.com/InterMedical.

**HAVE QUESTIONS?
WANT TO ENROLL
BY PHONE?**

800-937-1387
Monday - Friday
9 a.m. - 7 p.m. ET



Since 1973, Travel Insurance Services has been a leader in developing insurance plans for travelers around the world. Each year thousands purchase our travel insurance policies for coverage while away from home.

Questions? Call Toll Free: 800-937-1387

Email: imed@travelinsure.com

Web: travelinsure.com/InterMedical

Languages available online:

English | 简体中文 | 繁體中文

INSURANCE
UNDERWRITTEN BY:
Lloyd's

ENROLLMENT
ADMINISTERED BY:
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Newtown Square, PA 19073

InterMedical Insurance claims are administered by WorldTrips, a member of the Tokio Marine HCC group of companies.

InterMedical Insurance is offered by USI Insurance Services, LLC d/b/a USI Affinity Travel Insurance Services with its principal place of business at 3805 West Chester Pike, Suite 200, Newtown Square, PA 19073; 1-800-937-1387; info@travelinsure.com. CA license #OG11911. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116.