



# Travel Insurance Services



## Visit USA- HealthCare™

Medical Insurance for Visitors  
to the United States

- › Daily Rates starting at \$1.80 per day
- › Coverage from 15 days to 364 days
- › Medical expense, evacuation, and more
- › Two plans to fit your needs and budget

**Easy Online Enrollment**  
with instant confirmation!  
(See Back Cover)

# Visit USA-HealthCare™

## › Doctor and hospital costs can be very expensive in the United States. If you are sick or injured in the U.S.... how will you pay?

Every year, thousands of international visitors to the United States require emergency medical treatment, hospitalization or medical evacuation to their home country. Have you thought about how you would pay for an emergency during your trip?

In 2010, the average cost for a hospital stay was just under \$2,000 per day, and a major illness or injury could cost you much more. Medical evacuation to your home country is also costly. For example, an air ambulance from North America can cost upwards of \$20,000 for one-way travel alone.

Source: Kaiser Family Foundation; On-Call International

## › Visit USA-HealthCare - an inexpensive solution!

Visit USA-HealthCare is designed for foreign nationals while visiting the United States, and is available for as little as 15 days and up to 364 days. Our insurance provides excellent illness and accident expense protection at a low daily cost.

Visit USA-HealthCare offers coverage for many emergencies that occur during your trip, including illness and injury, emergency medical evacuation, and emergency reunion. Visit USA-HealthCare also offers coverage for other travel situations that may arise, including stolen passports, traveler's assistance, and even loss of baggage.

With Visit USA-HealthCare insurance, the possibility of a large, unexpected medical expense or even being denied medical attention can be avoided.

## › Who is eligible for Visit USA-HealthCare?

Visit USA-HealthCare is available to Non-U.S. residents while visiting the U.S. Coverage is available for the main insured party and spouse; unmarried adult dependent children; or for children traveling alone.

This level of travel protection is ideal for business and leisure travelers, international exchange students, tourists, holiday travelers, and church or missionary travelers.



## › Why do I need travel insurance to visit the U.S.?

Nationalized or government sponsored health plans rarely provide adequate medical coverage for injuries or illnesses which occur in the United States. Most travelers are unaware of how expensive medical care is in the United States. Not to mention, that U.S. medical facilities may not recognize insurance provided by a foreign insurance company and could deny services or demand up-front payment for treatment.

## › Why should I choose Visit USA-HealthCare?

Travel Insurance Services takes the guesswork out of insurance for those traveling to the U.S. Visit USA-HealthCare is a plan designed specifically to meet the needs of international visitors.

Visit USA-HealthCare is the program that travels with you and provides coverage wherever you may go. Whether you are looking for individual coverage or coverage for your entire family, Visit USA-HealthCare offers the coverage you need. The plan includes coverage for medical expenses, emergency medical evacuation, terrorism coverage, accidental death & dismemberment, and repatriation of remains.

## › Can I cancel if I don't take my trip to the U.S.?

Cancellations and Refunds of an insurance policy can be considered when a written request is received prior to the Effective Date. After the Effective Date, the premium is considered fully earned and non-refundable. Partial refunds are not available. All refunds are subject to a \$25 processing fee. Please mail, fax, or email a refund request to Travel Insurance Services.

## › About Travel Insurance Services

Since 1973, Travel Insurance Services has been a leader in developing insurance plans for travelers around the world. Thousands trust Travel Insurance Services every year with their insurance needs while away from home.

## » Included Benefits

	PLAN A	PLAN B
Illness & Injury Medical Expense*	\$50,000	\$100,000
Emergency Medical Evacuation	\$250,000	\$250,000
Accidental Death & Dismemberment (AD&D)	\$25,000	\$25,000
Return of Mortal Remains	\$50,000	\$50,000
Emergency Reunion	\$10,000	\$10,000
Return of Minor Children	\$50,000	\$50,000
Terrorism	Included up to \$25,000	Included up to \$25,000.
Incidental Travel (To Canada, Mexico or Caribbean Islands only, Max. 14 days)	Included	Included
Emergency Travelers Assistance	Included	Included
Sports & Hazardous Activities	Included	Included
Trip Interruption	\$5,000	\$5,000
Loss of Baggage	\$500 / \$100 per article	\$500 / \$100 per article
Stolen Passport/Visa	\$100	\$100
Emergency Dental	\$1,000 / \$100 for pain	\$1,000 / \$100 for pain

\*The Medical Expense Benefit Limit for those 75 and above is as follows: 75-79: \$50,000; 80 and above: \$20,000

## » World Wide Assistance Services\*

Need to find a medical or dental provider while in the United States? Visit USA-HealthCare includes World Wide Assistance Services while traveling, to provide you with the best level of care for your needs.

World Wide Assistance Services is available 24 hours a day, 7 days per week, and can help you in your native language. Doctors and nurses are available on staff to help determine what care you need, where you can go for treatment, and what to do in the event that emergency travel assistance is needed. We make sure you never go alone!

## » Sports and Hazardous Activity Coverage Included

Your Visit USA-HealthCare coverage includes coverage for many sports and activities **at no additional cost!** These include: Bungee Jumping, Canopying, Horseback Riding, Kayaking, Scuba Diving, Skydiving, Snowboarding, Surfing, Trekking, Whitewater Rafting (up to and including Class V Rapid only); and Zip Lining.

Not sure if your sport is covered? For additional coverage options, please call us at (800) 937-1387 to cover your needs.

## » Enhanced Accidental Death and Dismemberment

Visit USA-HealthCare includes \$25,000 of Accidental Death and Dismemberment coverage built into the plan. For only \$18 per person per month, you can add on \$225,000 to your benefit.

Looking for the right amount of coverage? Please call us at (800) 937-1387 for more options to cover your needs.

\*World Wide Assistance Services are provided by AXA Assistance USA.

## » Daily Premium Rates

	Plan A \$50,000				Plan B \$100,000			
Deductible* Per Policy Period								
Age	\$50	\$250	\$500	\$1000	\$50	\$250	\$500	\$1000
Child Only	\$8.10	\$6.47	\$5.83	\$5.20	\$11.33	\$9.07	\$8.17	\$7.27
Dependent Child	\$1.73	\$1.37	\$1.23	\$1.07	\$2.40	\$1.90	\$1.73	\$1.53
19-29	\$1.80	\$1.43	\$1.30	\$1.17	\$2.53	\$2.00	\$1.80	\$1.63
30-39	\$2.37	\$1.90	\$1.73	\$1.50	\$3.33	\$2.67	\$2.40	\$2.13
40-49	\$3.63	\$2.90	\$2.63	\$2.33	\$5.10	\$4.07	\$3.67	\$3.27
50-59	\$6.17	\$4.93	\$4.43	\$3.97	\$8.63	\$6.90	\$6.23	\$5.50
60-64	\$7.20	\$5.77	\$5.20	\$4.60	\$10.07	\$8.07	\$7.27	\$6.43
65-69	\$11.70	\$9.37	\$8.43	\$7.50	\$16.37	\$13.10	\$11.80	\$10.47
70-74	\$19.70	\$15.77	\$14.20	\$12.60	\$20.66	\$16.53	\$14.36	\$13.20
75-79**	\$19.70	\$15.77	\$14.20	\$12.60	N/A	N/A	N/A	N/A
80+**	\$20.27	\$16.20	\$14.57	\$12.97	N/A	N/A	N/A	N/A

\*A \$250 Emergency Room deductible will also apply, but will be waived if admitted to the hospital.  
 \*\*The Medical Expense Benefit Limit for those 75 and above is as follows: 75-79: \$50,000; 80 and above: \$20,000

## » Two Ways to Enroll

### Click

Visit our website now at [www.travelinsure.com/vusa](http://www.travelinsure.com/vusa) to enroll today. Pay online, and receive your coverage information instantly!

### Call

Our Customer Service team is available to take your application over the phone, and can assist you in Chinese and Spanish! Call us at (800) 937-1387 for assistance.



Please note: This is only a brief description of the coverage(s) available. The Policy may contain reductions, limitations, exclusions and termination provisions. Coverage may not be available in all states. Please refer to the complete policy for full coverage details. Full policy can be found online at [www.travelinsure.com/vusa](http://www.travelinsure.com/vusa).



# Travel Insurance Services

## For a Quote or to Enroll Online

International Services, Inc.

5529 Barnsley Terrace

Glen Allen, VA 23059

Phone: (877) 593-5403

**[www.nriol.net/buy/visit-usa-insurance/](http://www.nriol.net/buy/visit-usa-insurance/)**

(When entering the above Web address, if any numbers appear at the end, please include them as part of the web address.)

Since 1973,  
Travel Insurance Services has  
been a leader in developing  
insurance plans for travelers  
around the world. Thousands  
trust Travel Insurance Services  
every year with their  
travel insurance needs.

INSURANCE UNDERWRITTEN BY:  
United States Fire Insurance Company

ADMINISTERED BY:  
TRAVEL INSURANCE SERVICES  
3070 Riverside Drive  
Columbus, OH 43221  
PHONE: 800-937-1387  
E-MAIL: [info@travelinsure.com](mailto:info@travelinsure.com)  
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