

# Atlas Professional



LAST MINUTE  
INTERNATIONAL TRIPS



TRAVEL AND  
EMERGENCY MEDICAL  
ASSISTANCE



DEPENDENTS



CORPORATE TRAVEL

# Why Choose Atlas Professional?



Venice, Italy



Rio de Janeiro, Brazil



Tokyo, Japan

Whatever your reason, international business travel should be a productive experience. Complications and emergencies such as natural disasters, illnesses, and injuries are a fact of life. While we hope none of these happen, we're here to help if they do. Atlas Professional, with benefits like coverage for inpatient and outpatient medical expenses, emergency medical evacuation, accidental death and dismemberment, and lost checked baggage, gives you the peace-of-mind you're looking for!

## 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 or your employees while traveling abroad and often will not provide important services perhaps essential in the event of an illness or injury. Atlas Professional includes these essentials such as translation assistance while being treated, doctor and hospital referrals, and assistance replacing lost prescriptions. Plus, coverage is good for multiple trips of 30 days or less.

Additionally, medical expenses can be very costly while abroad. Past members have encountered over \$90,000 from a heart attack. With Atlas Professional starting at \$200 for the entire year, can you afford not to have coverage?

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

HCC Medical Insurance Services LLC (HCCMIS), headquartered in the United States in Indianapolis, Indiana, is a full-service company offering international medical insurance and short-term medical insurance products designed to meet needs of consumers worldwide. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (NYSE: HCC), a leading Specialty Insurance group. HCC holds a financial strength rating of AA (Very Strong) by Standard & Poor's and Fitch Ratings and A+ (Superior) by A.M. Best Company.

For more information about Atlas Professional, please visit [hccmis.com](http://hccmis.com)

## Did You Consider This?

### Mugging Injury

Mugging Injury: \$17,404

Travel medical coverage: Starting under \$1 / day

\*This amount is an example of an actual claim handled by HCCMIS. Coverage for similar claims is not to be inferred as all claims are unique.

# Schedule of Benefits

BENEFIT	LIMIT	
Deductibles	\$250 per covered trip	
Coinsurance – claims incurred in U.S. or Canada	For the certificate period, Underwriters will pay 80% of the next \$5,000 of eligible expenses after the deductible, then 100% to the overall maximum limit. Coinsurance will be waived if expenses are incurred within the PPO and expenses are submitted to Underwriters for review and payment directly to the provider	
Coinsurance – claims incurred outside U.S. or Canada	For the certificate period, Underwriters will pay 100% of eligible expenses after the deductible up to the overall maximum limit	
Hospital room and board	Average semi-private room rate, including nursing services	
Local ambulance	Usual, reasonable and customary charges, when covered illness or injury results in hospitalization as inpatient	
Intensive care unit	Usual, reasonable and customary charges	
Emergency Room Co-payment	For each visit, the Member shall be responsible for a \$200 copayment for use of Emergency room except for Emergency treatment of Injury after which Coinsurance will apply.	
Urgent Care Center	For each visit, the Member shall be responsible for a \$50 copayment, after which Coinsurance will apply. Not subject to Deductible.	
Hospital indemnity	\$250 per day of inpatient hospitalization (not subject to deductible or coinsurance)	
Physical therapy	\$50 maximum per visit	
All other eligible medical expenses	Usual, reasonable and customary charges	
Acute onset of pre-existing condition	\$5,000 lifetime maximum for eligible medical expenses \$25,000 lifetime maximum for emergency medical evacuation	
Emergency dental (acute onset of pain)	\$250 limit per certificate period (not subject to deductible or coinsurance)	
Emergency medical evacuation	\$500,000 lifetime maximum, except as provided under acute onset of pre-existing condition (not subject to deductible or coinsurance)	
Return of minor children	\$50,000 per certificate period (not subject to deductible or coinsurance)	
Repatriation of remains	Overall maximum limit (not subject to deductible or coinsurance)	
Emergency reunion	\$15,000 limit per certificate period, subject to a maximum of 15 days (not subject to deductible or coinsurance)	
Natural disaster	Maximum \$100 a day for 5 days (not subject to deductible or coinsurance)	
Trip interruption	\$5,000 limit per certificate period (not subject to deductible or coinsurance)	
Lost checked luggage	\$250 limit per certificate period (not subject to deductible or coinsurance)	
Political evacuation	\$10,000 lifetime maximum (not subject to deductible or coinsurance)	
Accidental death and dismemberment (excludes loss due to common carrier accident)	Not subject to deductible or coinsurance	Accidental Death and Dismemberment benefits are doubled in the event of loss resulting from Hijacking, Kidnapping or attempted Kidnapping. \$250,000 Maximum Benefit any one family
Members age 18 and older	Lifetime maximum - \$25,000 Death - \$25,000 Loss of 2 limbs - \$25,000 Loss of 1 limb - \$12,500	
Members under age 18	Lifetime maximum - \$5,000 Death - \$5,000 Loss of 2 limbs - \$5,000 Loss of 1 limb - \$2,500	
Common carrier accidental death	Not subject to deductible or coinsurance	Subject to a Maximum of \$250,000 any one family No Benefit for loss resulting from Hijacking
Members age 18 and older	\$50,000 per member	
Members under age 18	\$25,000 per member subject to a maximum of \$250,000 any one family	
Hospital pre-certification penalty	50% of eligible medical expenses	
Maximum per injury / illness	\$1,000,000	
Overall maximum limit per certificate period	\$1,000,000	

# What's Covered by Atlas Professional?

## 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? HCCMIS is experienced in arranging Emergency Medical Evacuations. Atlas Professional will cover the necessary expenses 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 Professional will also cover the transportation, lodging, and meal costs for a relative to join you after an emergency medical evacuation.

### 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 Professional will arrange for and cover the costs associated with the repatriation of your remains.

### Political Evacuation

If, during the coverage period and after your arrival, the United States government issues a travel warning for your destination country, Atlas Professional will coordinate your alternate departure arrangements from that country and cover the 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 Professional will cover the cost of a one-way, economy class ticket to the airport nearest your home.

### Natural Disaster Benefit

Natural disasters can happen anywhere and at anytime. If a natural disaster occurs while on your trip, causing you to become displaced from your accommodations, Atlas Professional will provide relief of a maximum of \$100 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 Professional will provide \$100 for each night you spend in the hospital.

## Acute Onset of Pre-Existing Conditions

Coverage is available up to \$5,000 lifetime maximum for eligible medical expenses and up to \$25,000 lifetime maximum for emergency medical evacuation. An acute onset of a pre-existing condition is a sudden and unexpected outbreak or recurrence of a pre-existing condition which occurs spontaneously and without advance warning either in the form of physician recommendations or symptoms. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence.

## Hospitalization & Outpatient Treatment

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

## Sports Coverage

If you plan to participate in sporting activities such as mountain climbing or whitewater rafting, Atlas Professional insurance includes coverage for eligible injuries and illnesses that occur while taking on vacation, adventure, and extreme sports activities at no additional cost. The accidental death and dismemberment benefit is excluded during participation in sports activities.

## Optional Terrorism Rider

In these turbulent times, the risk of a terrorist attack is a reality. If you are in the wrong place at the wrong time, Atlas Professional offers the optional terrorism rider, which provides medical coverage for injuries resulting from these acts.

The description of coverage in these pages is for informational purposes only. Actual coverage will vary based on 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 HCCMIS or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

HCC Medical Insurance Services, LLC (HCCMIS) is a service company that is a subsidiary of HCC Insurance Holdings Inc. HCCMIS is regulated by the State of Indiana in our capacity as Third Party Administrator. HCCMIS 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.

# Home Country Coverage, Enrollment and Filing a Claim

## Home Country Coverage

### Benefit Period Medical Coverage

While the certificate is in effect, the benefit period does not apply. Upon termination of the certificate, underwriters will pay eligible medical expenses, as defined herein, for up to 90 days beginning on the first day of diagnosis or treatment of a covered injury or illness while the member is outside his or her home country and while the certificate was in effect. The benefit period applies only to eligible medical expenses related to the injury or illness that began while the certificate was in effect.

### Home Country Defined

If you are a U.S. citizen, your Home Country is the United States, regardless of the location of your Principal Residence. If you are not a U.S. citizen, your Home Country is the country where you principally reside and receive regular mail.

## 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 HCCMIS.

## Pre-Certification

To receive full benefits, pre-certification is required for hospitalization, surgery, emergency medical and political evacuations, emergency reunions, trip interruptions, repatriation of remains, CAT Scans, and MRIs. Pre-certification may be done by contacting HCCMIS by phone, e-mail or through Client Zone. Please see the certificate for more details. The pre-certification is not a guarantee of any benefits.

## 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 HCCMIS 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.

# HCC Medical Insurance Services

## Outstanding Customer Service



### HCCMIS Client Zone and World Service Center

HCCMIS Client Zone is an online account management and resource tool available to you to:

- Renew coverage and reprint ID cards
- Obtain details about claim filing and downloading forms
- Pre-certify for certain medical procedures and hospitalizations
- Locate providers within the PPO Network
- Study destination, weather and travel security information using HCCMIS® Travel Board

You can access Client Zone by logging in at:

<https://zone.hccmis.com/clientzone>

If you prefer to speak to a professional service representative, contact the HCCMIS 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.

### 24 / 7 Worldwide Travel and Medical Assistance

Atlas Professional includes valuable travel and medical assistance services, which are available to your employees 24 hours a day, 7 days a week. Contact HCCMIS 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 HCCMIS. 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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