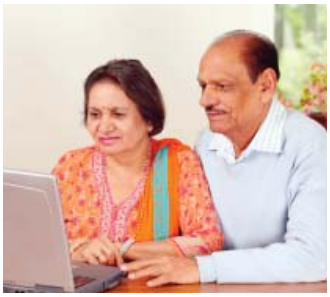
# VisitorSecure®

*VisitorSecure* is a cost effective insurance plan from HCC Medical Insurance Services (HCCMIS) 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.

HCC

**HCC Medical Insurance Services**

# Why Choose VisitorSecure®?



## Why Choose VisitorSecure?

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.

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.

## 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.

## 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.

## 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, 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.

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.

# Schedule of Benefits and Limits

All benefits except emergency medical evacuation, repatriation of remains, and common carrier accidental death and dismemberment are subject to deductible and are per injury or illness, up to the overall policy maximum, unless stated otherwise.

Penalty for failure to pre-certify: 50% of eligible medical expenses.

| | 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** | $2,110 per day, maximum 8 days | $2,480 per day, maximum 8 days | $2,850 per day, maximum 8 days | $3,690 per day, maximum 8 days |
| **Surgery** | $3,300 per session | $4,400 per session | $5,500 per session | $7,150 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** | $1,000 maximum | $1,050 maximum | $1,100 maximum | $1,400 maximum |
| **Pre-admission testing** | $1,100 maximum | $1,100 maximum | $1,100 maximum | $1,450 maximum |
| **Diagnostic x-ray and labs** | $450 maximum, plus $250 for one CAT Scan, MRI or PET | $475 maximum, plus $375 for one CAT Scan, MRI or PET | $500 maximum, plus $500 for one CAT Scan, MRI or PET | $650 maximum, plus $600 for one CAT Scan, MRI or PET |
| **Emergency room (all expenses incurred therein)** | $355 maximum | $465 maximum | $575 maximum | $750 maximum |
| **Observation room services** | $355 maximum | $465 maximum | $575 maximum | $750 maximum |
| **Outpatient prescription drugs** | $100 maximum | $125 maximum | $150 maximum | $200 maximum |
| **Office visits, including urgent care** | $60 allowable per visit, 10 visits max. | $75 allowable per visit, 10 visits max. | $90 allowable per visit, 10 visits max. | $115 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** | $475 maximum | | | |
| **Dental accident** | $550 maximum | | | |
| **Physical therapy** | $40 maximum per visit, 1 visit per day, maximum 12 visits | | | |
| **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** | $7,500 per member | | | |
| **Common carrier accidental death & dismemberment** | $25,000 lifetime maximum principal sum per member<br>Death or loss of two limbs - principal sum<br>Loss of one limb - one-half the principal sum | | | |
| **Acute onset of pre-exiting 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 | | | |

# 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:

- Extend 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

VisitorSecure® includes valuable travel and medical assistance services, which are available 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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