



# Dash Plus

Travel Medical Plan

*Care, Anywhere*



Comprehensive travel medical coverage designed to support you  
when you are outside your home country

# TRAVEL MEDICAL COVERAGE MATTERS

*Traveling abroad can be rewarding, but access to healthcare becomes more complicated once you leave your home country.*

Many domestic health insurance plans provide limited or no coverage outside national borders. An unexpected illness or injury abroad may lead to high medical costs, unfamiliar treatment processes, and difficulties arranging emergency care.

*Travel medical coverage is designed to help manage these risks while you are away from home.*



# WHY DASH PLUS

*DASH Plus is designed to help protect travelers against the financial and logistical challenges of medical emergencies abroad.*

The plan provides coverage for medically necessary treatment resulting from sudden illness or injury during a covered trip, along with access to emergency services and travel-related assistance.

Coverage applies only outside the insured person's home country and is subject to the policy's terms, conditions, exclusions, and benefit limits.

DASH Plus offers reliable support when unexpected medical situations arise during international travel. From locating appropriate medical facilities to coordinating emergency care, the plan is structured to assist travelers at critical moments.

In addition to medical coverage, DASH Plus helps reduce the stress associated with navigating healthcare systems in unfamiliar locations. With access to professional assistance and clearly defined benefits, travelers can make informed decisions quickly when it matters most.

By choosing DASH Plus, travelers gain confidence knowing they are backed by a plan built for international travel realities, helping them focus on their journey, not the uncertainties.

## DASH Plus includes



Medical treatment for illness and injury



Hospitalization and outpatient care



Physician and specialist services



Diagnostic tests and lab services



Emergency medical evacuation



Repatriation benefits



Acute onset of pre-existing conditions



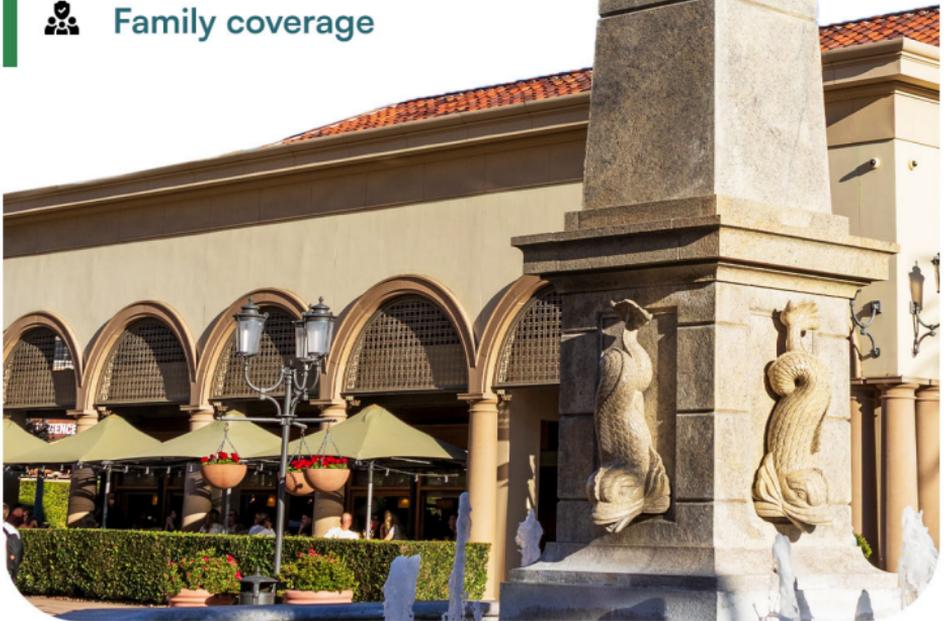
24/7 emergency assistance



*This Plan is applicable only for non-US Citizens.*

# WHO DASH PLUS IS FOR

-  International traveler
-  Visiting family abroad
-  Short-term travel
-  Individual coverage
-  Family coverage



# AREA OF COVERAGE

*DASH Plus provides travel medical coverage for insured persons while traveling outside their home country.*

Coverage applies worldwide, subject to the terms of the policy. Benefits are available only when the insured person is outside the home country and during the selected policy period.

The home country is defined in the policy and is generally the country of citizenship or legal residence. Coverage does not apply once the insured returns to the home country.

## POLICY PERIOD & ELIGIBILITY

### ■ Policy Period

Coverage begins on the effective date shown on the Declaration of Insurance and continues until the policy expiration date, unless terminated earlier in accordance with policy terms.

*Coverage may end prior to the expiration date if eligibility conditions are no longer met.*

### ■ Eligibility

DASH Plus is available to eligible individuals who meet the age requirements specified in the policy and who are legally traveling outside their home country.

*Coverage is subject to all policy terms, conditions, exclusions, and limitations.*



# PLAN STRUCTURE AT A GLANCE

*DASH Plus is structured around providing medical coverage and emergency support during unexpected situations while traveling outside the home country.*

The plan focuses on essential areas of protection that address both medical treatment needs and emergency coordination during a covered trip.



## COVERAGE STRUCTURE

1. Medical care for sudden illness or injury
2. Inpatient and outpatient treatment
3. Physician and specialist services
4. Diagnostic and laboratory services
5. Emergency medical evacuation
6. Repatriation benefits
7. Acute onset of pre-existing conditions
8. Emergency assistance services

### MEDICAL EXPENSE COVERAGE

DASH Plus provides coverage for medically necessary, non-elective treatment resulting from sudden illness or injury while the insured person is traveling outside the home country.

Medical expense coverage is intended to address unexpected health events that require diagnosis, treatment, or stabilisation during a covered trip. This includes both inpatient and outpatient medical care provided by licensed healthcare professionals, depending on the nature and severity of the condition.

Coverage applies only to treatment that meets the policy's definition of medical necessity and is subject to applicable limits, deductibles, and exclusions. DASH Plus does not cover routine, preventive, or elective medical care and is not intended to replace domestic health insurance.

### ACUTE ONSET OF PRE-EXISTING CONDITIONS

DASH Plus includes coverage for the acute onset of pre-existing conditions, subject to specific eligibility criteria and policy requirements.

An acute onset refers to a sudden and unexpected recurrence or worsening of a pre-existing medical condition that requires immediate medical treatment. Coverage applies only when the condition was stable and controlled prior to travel and when symptoms occur without prior warning.

This benefit does not apply to routine care, ongoing treatment, or conditions that deteriorate gradually over time.

All claims related to pre-existing conditions are evaluated based on medical documentation and the policy's defined criteria, with benefit limits and exclusions applying as outlined in the policy.

# SCHEDULE OF BENEFITS

This section provides an overview of the core medical expense benefits available under the DASH Plus plan.

The Schedule of Benefits outlines the overall benefit structure, including maximum coverage options, deductibles, coinsurance, and coverage distinctions that apply to medical expenses during a covered trip.

The benefits shown in the table are subject to policy definitions, terms, conditions, exclusions, and limitations. Coverage applies only when treatment is medically necessary and received outside the insured person's home country.



MEDICAL EXPENSE BENEFITS		
BENEFITS	IN-NETWORK	OUT-OF-NETWORK
Total Annual Maximum for all Accident or Illness Expense Benefits	Options: \$125,000, \$300,000, \$500,000, or \$1,000,000 per Insured Person, per Period of Coverage	
Deductible per Injury / Illness Deductible per Illness for Acute Onset	Options: \$100, \$250, \$500, \$1,000, \$2,500, or \$5,000 Options: \$500, \$1,000, \$5,000	
Co-pay Rate	Insurance pays 100% after Deductible Insured Person pays 0%	Insurance pays 50% after Deductible Insured Person pays 50%
Acute Episode of a Pre-existing Condition	Up to Maximum Benefit	
Urgent Care Visit	\$25 Co-pay per visit	
Incurral Period	30 days after the date of Injury/Illness	
Area of Coverage	Outside Home Country	

This table serves as a reference point for understanding how coverage is applied under the plan before reviewing individual benefit limits and conditions.

# MEDICAL BENEFIT SUB-LIMITS

In addition to the overall benefit structure, certain medical services under DASH Plus are subject to specific sub-limits.

These sub-limits define the maximum payable amounts for particular categories of medical treatment and services. They apply within the overall coverage selected and help clarify how benefits are distributed across different types of care.

The table below outlines the applicable sub-limits for medical services covered under DASH Plus, including inpatient, outpatient, and emergency-related treatment.



## Maximum Limits per Period of Coverage

*Medical Benefit Sub-limits per Person, per Period of Coverage  
Benefits Paid after UHC or Aetna PPO Discount (between 40-80% typically)*

BENEFITS	NEW SICKNESS / ACCIDENT	PRE-EXISTING CONDITIONS
Hospital Room & Board	\$40,000	\$35,000
Hospital Ancillary Services	\$40,000	\$35,000
Intensive Care Unit	\$50,000	\$50,000
Doctor Surgical Expenses	Up to Maximum Benefit	\$20,000
Out-patient Physical Therapy	\$750, \$50 per visit	\$750, \$50 per visit
Assistant Surgeon Expenses	Up to Maximum Benefit	\$5,000
Out-Patient Diagnostics	\$2,000 per Policy period	\$2,000 per Policy period
Hospital Emergency Room <small>Emergency treatment resulting in admission of less than 24 hours, up to \$6,000 for Pre-existing Conditions</small>	Up to Maximum Benefit	\$6,000
Prescription Drug Expenses	\$600	\$600
Diagnostic and treatment of urinary tract infection, including but not limited to pyelonephritis, urethritis, and cystitis	\$2,500 per Policy period	\$2,500 per Policy period

All sub-limits are subject to policy conditions and apply only to eligible, covered treatment as defined in the policy.

# ADDITIONAL BENEFITS

Beyond medical expense coverage, DASH Plus includes additional benefits designed to support travelers during unexpected travel-related emergencies.

These benefits address situations such as trip disruption, emergency transportation, and accidental events that may occur during a covered trip. Coverage under these benefits is subject to defined limits and policy conditions.

The table below outlines the additional benefits available under the DASH Plus plan and their corresponding coverage limits.

## Maximum Limits per Period of Coverage per Insured Person

Benefits	Limits
Trip Interruption	Economy Ticket up to \$1,500 Due to death/illness of Immediate Family or disaster at home.
Emergency Medical Evacuation	Up to \$20,000 Must be approved in advance and coordinated by the Claims Administrator.
Repatriation of Mortal Remains	\$17,500 Maximum Limit for return of the Insured Person's Mortal Remains or ashes to Country of Residence or \$2,200 Maximum Limit per Insured Person for preparation, local burial or cremation of the Insured Person's Mortal Remains at the place of death. Must be approved in advance and coordinated by the Claims
Accidental Death Principal Sum	\$27,500 per Insured

*These benefits complement medical coverage by providing broader protection during unforeseen circumstances while traveling outside the home country.*



## EMERGENCY MEDICAL EVACUATION & REPATRIATION

*DASH Plus includes coverage for emergency medical evacuation and repatriation when medically necessary and approved in accordance with policy conditions.*

Emergency medical evacuation applies when appropriate treatment is not available locally and transportation to the nearest suitable medical facility is required. Services are coordinated through the assistance provider to ensure medical appropriateness.

Repatriation benefits apply in circumstances where the insured person must be returned to the home country following a covered medical event or, in the event of death, for the return of mortal remains.

*All services must be authorised and coordinated, except where emergency circumstances prevent prior contact.*

## EMERGENCY ASSISTANCE & CLAIMS SUPPORT

*DASH Plus provides access to emergency assistance services to help manage medical situations that arise unexpectedly during a covered trip.*

1. Access to emergency assistance services during a covered trip
2. Support in locating appropriate medical facilities
3. Coordination of care when required, in line with policy conditions
4. Guidance on next steps following a covered illness or injury
5. Assistance available as soon as contact is made, even if immediate contact is not possible

*To support claims processing, insured persons should retain all relevant medical records, bills, and receipts related to covered treatment. Certain services may require pre-authorization in accordance with policy requirements.*





## KEY EXCLUSIONS & IMPORTANT CONDITIONS

*Like all travel medical plans, DASH Plus is subject to exclusions and conditions that define when coverage applies.*

Coverage does not apply to treatment received in the insured person's home country, routine or preventive care, elective procedures, or conditions that do not meet the policy's definition of medical necessity. Coverage for pre-existing conditions is limited to acute onset situations that meet policy criteria.

# EXCLUSIONS

*DASH Plus is designed to cover unexpected medical situations while traveling abroad. However, certain treatments, conditions, and circumstances are not covered under the policy.*

Understanding these exclusions helps set clear expectations about when benefits apply.

## ■ Coverage does not apply to, but is not limited to:

- Medical treatment received in the insured person's home country
- Routine, preventive, or elective medical care
- Treatment that is not medically necessary
- Ongoing care or gradual worsening of pre-existing conditions
- Conditions that do not meet the policy's definition of acute onset
- Treatment or services not approved or coordinated where required
- Any illness, injury, activity, or expense specifically excluded under the policy



# GENERAL CONDITIONS

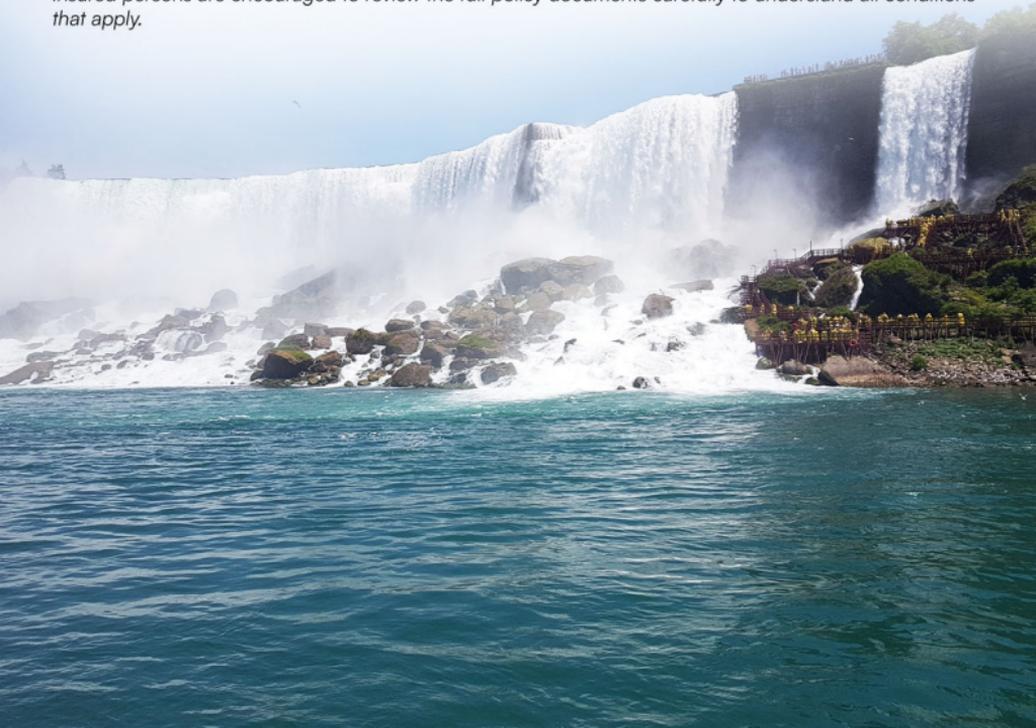
Coverage under DASH Plus is governed by general conditions that apply across all benefits under the policy.

These conditions outline how coverage operates, the responsibilities of the insured person, and the circumstances under which benefits may be approved or denied.

## ■ *Key general conditions include:*

- Coverage applies only while the insured person is outside the home country
- All benefits are subject to maximum limits and applicable sub-limits
- Certain benefits may require prior notification or pre-authorization
- Claims must be supported by appropriate documentation
- Compliance with policy terms is required for benefits to be payable
- The policy is governed by applicable law and jurisdiction as stated in the policy

*Insured persons are encouraged to review the full policy documents carefully to understand all conditions that apply.*



# READY FOR YOUR NEXT TRIP

When traveling outside your home country, having the right travel medical coverage can help you prepare for the unexpected.

DASH Plus offers travel medical coverage and access to emergency assistance services during covered trips, subject to policy terms and conditions.



## Emergency Assistance (24/7)

[Help@claimsorted.com](mailto:Help@claimsorted.com)

Phone: +16465354908

## Claims & Support

Claims forms and member access:

[www.dashmga.com/claims](http://www.dashmga.com/claims)

[www.dashmga.com/members](http://www.dashmga.com/members)

## Customer Support

[support@dashmga.com](mailto:support@dashmga.com)

[www.dashmga.com](http://www.dashmga.com)