

IMPORTANT NOTICES

This product is designed to meet the needs of those traveling outside of their home country.

PPACA Disclosure

This insurance coverage, offered by WorldTrips, is not subject to and **does not meet the minimum standards** required by the Affordable Care Act (PPACA). The policy contains the plan benefits you have selected, including a lifetime maximum. Please review your choices to ensure you have sufficient coverage to meet your medical needs.



Extensions and Renewals

There is a \$5 fee for extensions and renewals, if eligible.

WorldTrips

WorldTrips is a member of the Tokio Marine HCC group of companies. The parent company of WorldTrips is Tokio Marine Holdings, Inc., an insurance holding company. WorldTrips 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 (HCCUA). HCCUA only provides travel medical insurance of this type through its agreement with WorldTrips. WorldTrips uses the Tokio Marine HCC name in providing our services and marketing our products.

For policies sold directly by a WorldTrips sales representative: The sales representative receives a commission for each policy they sell and for each renewal they oversee. Commission is calculated as 2% of the premium paid for the insurance contract in question. This does not increase the cost to the customer.