

experience required to perform the procedure or service; the length of time required to perform the procedure or services as compared to the length of time required to perform other similar services; the severity or nature of the **illness** or **injury** being treated; the amount charged for the same or comparable services, medicines or supplies in the locality; the amount charged for the same or comparable services, medicines or supplies in other parts of the country where the charges are incurred; the cost to the provider of providing the service, medicine or supply; such other factors **we**, in the reasonable exercise of discretion, determine are appropriate.

Virtual Physician Visit means a live consultation conducted over the internet or phone between **you** and a **physician**.

You/Your means each insured person named in the **certificate**.

We/Us/Our means WorldTrips.

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