



International Health Insurance

Don't Leave Home Without It!

About Us

- » A veteran-owned brokerage specializing in international health, life and travel insurance.
- » We have been in the insurance business for over 52 years!
- » For over 25 years, we have helped multinational corporations, humanitarian organizations, schools, universities and thousands of individuals with their international insurance needs.



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What Are the Risks?

Monetary Risks

- » Can you afford to pay out of pocket for your medical care?

Health Risks

- » Do you know how to locate and access quality medical care?
- » What happens when local care is not adequate?
- » Who do you contact for assistance?
- » What if you need on-going medical care?

What Are the Options?

Pay out of pocket for your medical expenses

- » Recommended if quality local medical care is available and you can afford to pay out of pocket
- » You are familiar with local hospitals and have a relationship with a local doctor
- » You feel confident in receiving major medical care from a local hospital

What Are the Options?

Enroll in the local National Healthcare System (if available)

- » Limits out of pocket expense
- » Requires the use national healthcare providers
- » Possible waiting periods and limitations of services
- » Requires you to pay out of pocket for services not covered by the NHS
- » Eligibility, waiting periods and benefits vary by country
- » Geographic restrictions

What Are the Options?

Purchase private insurance

- » Allows you to choose any doctor or hospital
- » Pays for medical expenses after you have satisfied a deductible
- » Includes emergency medical evacuation
- » Extra benefits: 24-hour assistance, hospital indemnity, AD&D, etc.
- » Covers you worldwide
- » Costs money (you pay a premium) whether you use it or not

Total Insurance Premium

*for Graham and Rebecca on a
10-day travel period?*



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Total Insurance Premium

for Graham and Rebecca on a
10-day travel period?

\$109

NO Deductible

100% up to \$60,000

Panama Hospital Bill

\$43,639



Total Paid Out of Pocket



Total Paid Out of Pocket



\$0

Even after an extended hospital stay, 4 ambulance rides,
1 week in intensive care, 1 surgery, MRI's,
bloodwork, transfusions, X-Rays and medications.

Additional Benefits

Hospital Indemnity Benefit:

\$150 per day (\$300 for 2 people)

13 days in the hospital x \$300 per day = **\$3,900**

The indemnity benefit helped cover Graham and Rebecca's hotel stay as well as First Class return plane tickets!

We Shop for You!



We know our clients' needs are unique.
You won't find a "one size fits all" plan here.

We're proud to offer over 30 plans!



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Over 30 Plans to Utilize

- » Worldwide International Long-Term Major Medical
Includes coverage for COVID-19
- » Worldwide International Travel Medical
Includes coverage for COVID-19
- » Emergency Medical Evacuation/Repatriation Coverage
- » International High Limit Accidental Death & Dismemberment
- » Trip Cancellation/Interruption
- » Ransom and Terrorism Insurance
- » International Group Insurance
- » International Term Life Insurance

Travel Insurance

Primarily Inside and Outside the US

iTravel LX Plan

- » Up to \$50,000 Trip Cancellation Coverage
- » Cancel For Any Reason
- » \$500,000 Emergency Medical Coverage
- » \$1,000,000 Emergency Medical Evacuation
- » Trip Delay and Missed Connection
- » Lost or Stolen Luggage
- » And More...



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Travel Medical Insurance

Primarily Outside the US

Geoblue Voyager / HTH Excursion Plans

- » Can cover pre-existing conditions
- » Pre-existing condition coverage requires a primary health plan to be in place during travels.

Long Term for Expats

Usually One Year or Longer

Individual International Major Medical

- » As low as \$191/month for a female, age 60 (\$5,000 deductible)
- » As low as \$215/month for a male, age 60 (\$5,000 deductible)
- » Includes up to 6 months per year of US coverage

Long Term for Expats

Usually One Year or Longer

Individual International Major Medical - Coverage **EXCLUDES** the US

- » As low as \$143/month for a female, age 60 (\$5,000 deductible)
- » As low as \$161/month for a male, age 60 (\$5,000 deductible)

Most Plans Include:

- » 100% Usual & Customary Coverage Outside the US
- » NO Co-Insurance
- » NO Complicated Out of Network Worries
- » NO PPO
- » NO HMO
- » Freedom to Choose Any Doctor

Most Plans Include:

- » In and Out of Hospital Benefits
- » Emergency Medical Evacuation
- » Repatriation of Mortal Remains
- » Lost Luggage
- » Accidental Death

International Travel Assistance

*Included Free
with Every Policy*





For more information, please reach out to us:

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