

PPO Networks



Your insurance plan will participate in United Healthcare PPO under the following circumstances:

- Your home country or citizenship is not European Union and
 - your initial purchase of Atlas Series, ExchangeGuard, StudentSecure products is on or after July 1, 2019.
 - your initial purchase of Visit USA, Intermedical, WorldMed or Study USA products is on or after August 28, 2019.
- Your home country or citizenship is European Union and
 - your initial purchase of Atlas Series, ExchangeGuard, StudentSecure products is on or after April 1, 2020.



Your insurance plan will participate in First Health PPO under the following circumstances:

- Your home country or citizenship is not European Union and
 - your initial purchase of Atlas Series, ExchangeGuard, StudentSecure products is prior to July 1, 2019.
 - your initial purchase of Visit USA, Intermedical, WorldMed or Study USA products is prior to August 28, 2019.
- Your home country or citizenship is European Union and
 - your initial purchase of Atlas Series, ExchangeGuard, StudentSecure products is prior to April 1, 2020.
 - you purchased Visit USA, Intermedical, WorldMed or Study USA product.



Member

Member Name:
Div Gand

WorldTrips Certificate #:
123456789

Effective Date:
April 16, 2021

Insurance

Payer ID:
USN01

Health Plan (80840):
911-87601-04

Group Name:
WorldTrips

UnitedHealthcare Group Number
76-570032

UnitedHealthcare Member ID
603100012345

Plan Name:
UnitedHealthcare Options PPO

Provider Claim Submission

Provider UnitedHealthcare Member ID: **603100012345**

- All claims must be submitted with the 12 digit UnitedHealthcare Member ID
- For member benefit and eligibility verification, call 844-251-0747
- Submit claims electronically using **PAYER ID USN01**
- Or submit via mail:
UnitedHealthCare Global, PO Box 30526, Salt Lake City, UT 84130-0526

Member Claim Submission

Member WorldTrips Certificate #: **100012345**

- Claimant statement and authorization forms may be completed online at <https://zone.worldtrips.com/clientzone>
- Printable claimant statement and authorization forms are available at <https://service.worldtrips.com>
- For additional information call: 800-605-2282 or 317-262-2132
- US provider network search: <https://www.whyuhc.com/us1>
- Non-US provider network search:
<https://www.worldtrips.com/find-a-doctor>



POSSESSION OF THE CARD DOES NOT GUARANTEE COVERAGE

04/15/2021

CONFIRMATION OF COVERAGE

We are pleased to confirm short term medical coverage under the Atlas Series, insured by Lloyd's Syndicate 4141 and administered by WorldTrips, a member of the Tokio Marine HCC group of companies. 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. Lloyd's is authorized as an insurer in Spain by the Spanish insurance regulatory authority (Dirección General de Seguros y Fondos de Pensiones) under reference L0017. This plan will make direct payment to providers when the plan administrator is contacted and submitted charges are approved.

This coverage is valid worldwide, including the Destination Country(ies) listed below, except for the member's Home Country and countries restricted by U.S. economic sanctions and embargo programs. **Atlas Travel satisfies Schengen Visa health insurance requirements.**

Effective Date: 04/16/2021

Home Country: India

Destination Country(ies): United States

| Name | Certificate | Termination Date | Passport | Citizenship |
|----------|-------------|------------------|----------|-------------|
| Div Gand | 100012345 | 07/09/2021 | N1234567 | India |

| Atlas Travel | | |
|--|-------------------------|---------------------------------|
| Overall Policy Maximum | \$1,000,000 (€834,600*) | One Million US Dollars |
| Maximum per Injury/Illness | Overall Maximum Limit | |
| Deductible | \$250 (€209*) | Two Hundred Fifty US Dollars |
| Medical Expenses (including hospitalization) (includes COVID-19) | Overall Maximum Limit | |
| Emergency Medical Evacuation & Repatriation | \$1,000,000 (€834,600*) | One Million US Dollars |
| Emergency Reunion | \$100,000 (€83,460*) | One Hundred Thousand US Dollars |
| Repatriation of Remains | Overall Maximum Limit | |
| Trip Interruption | \$10,000 (€8,346*) | Ten Thousand US Dollars |
| Personal Liability | \$25,000 (€20,865*) | Twenty Five Thousand US Dollars |
| Emergency Dental due to Accident | Overall Maximum Limit | |
| Emergency Dental - Acute Onset of Pain | \$300 (€250*) | Three Hundred US Dollars |
| Paid in full by | Visa | |

This coverage is extendable up to the maximum certificate duration. Please see policy documents for further details, or feel free to contact us with any questions or concerns.

COVID 19: Covered same as any other illness to the above mentioned medical maximum.

Sincerely,



Mark Carney

WorldTrips

Plan Administrator for Lloyd's, Fitzwilliam House, 10 St. Mary Axe, London, England EC3A 8BF

* Plan pays in US Dollars only. Amounts in Euros are provided for convenience and are based on conversion rate as of April 15, 2021



Save Money with your **FREE** Prescription Discount Card

Includes most prescription drugs

Your nationally recognized VantageAmerica Solutions Discount Pharmacy Card provides discounts on most FDA approved prescription drugs. There are no limited drug lists, no waiting periods and your card is active the moment you present it to the pharmacy.

Significant Savings

Savings average from 5%-15% off the cash price for brand drugs and average 15%-40% off the price of generic drugs. In the event a pharmacy's price is lower than our discounted price, you will always receive the lowest price available.

Use at almost any Pharmacy

Your VantageAmerica Solutions Discount Pharmacy Card is widely accepted at over 54,000 participating pharmacies across the United States, including most national and regional chains, pharmacy associations, and many local community pharmacies. If your community pharmacy is not enrolled, ask them to contact member services at 1-800-974-3454. We always welcome new participation.

Everyone can Save

This program applies to your entire family. Everyone deserves to save. All family members and friends are eligible for this program. Please present your card every time you need to fill a prescription to receive instant savings. There are absolutely no restrictions.

Pharmacy discounts are NOT insurance and are NOT intended as a substitute for insurance. The discount is only available at participating pharmacies.

For your convenience, we have already activated your card and your savings will begin immediately. Please detach card below and present to your local pharmacy.

ADHV8 12 04

R1/2016



Member ID: HCCM012345

Group ID: HCC012345

BIN: 012345

RXPCN: PRX



Valid for entire family

fold here

Pharmacist Help Desk: 1-800-481-0605

Void where Prohibited by Law Process all transactions electronically

THIS IS NOT INSURANCE... DISCOUNT ONLY

ADHV9 12 04

R1/2016

Easy to Use!

Just present the attached card at a participating pharmacy the next time you or family members need to fill a prescription. You will also realize immediate savings of 25%-80% on MRI and CT scans and 5%-30% on Diabetic Supplies. Additionally, you can save 10%-35% on Dental Care, and 15% on Hearing Equipment. Simply call the numbers on your card or visit the websites provided. Or, if you have questions or need assistance of any kind, call the Member Service Center at 1-800-975-3322 between the hours of 8:00 am and 5:00 pm (CST). One of our representatives will be happy to help you get the most from your complimentary VantageAmerica Solutions Discount Pharmacy Card.

Card NOT Valid in AK, MA, MN, MT, VT, and Canada.

Disclosures:

- The discount medical card program is NOT health insurance.
- The plan provides discounts at certain health care providers for medical services.
- The plan does not make payments directly to the providers of medical services.
- The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary services received.
- The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with VantageAmerica Solutions, Inc., a discount medical plan organization.

Managed and Administered by:



VantageAmerica Solutions, Inc.
1275 Milwaukee Avenue
Glenview, IL 60025

www.vantageamericasolutions.com

This discount plan is not a qualified health plan under the Affordable Care Act.

To find a provider, refer below.

PARAMOUNT Rx
<http://lookuprx.net>
Pharmacy
1-800-974-3454

Galaxy Health Network
Group Code: GALAXY
Imaging
1-877-814-2461

Beltone
www.Beltone.com
Reference # MC 50210
Hearing
1-800-235-8663

UNI-CARE
<http://www.lookupdentists.net>
Group VAS804106
Dental
1-800-308-0374

Freedom Diabetic Program
<http://vantagediabeticplan.com>
Diabetic Supply
1-888-918-3782

PAYMENT MUST BE MADE AT SCHEDULING OR TIME OF SERVICE

THIS IS NOT INSURANCE!