



TOKIOMARINE
HCC

Medical Insurance Services Group

Primary Insured:

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POSSESSION OF THE CARD DOES NOT GUARANTEE COVERAGE



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Filing a Claim

- Obtain a Claimant's Statement & authorization form by visiting hccmis.com or by calling 800-605-2282 or 317-262-2132
- Complete the claim form; attach original, itemized bills; and forward to HCC Medical Insurance Services. Be sure to fully complete your Claimant's Statement and sign it.
- If you have already paid certain expenses, attach copies of payment receipts. In many cases, payment will be made directly to the hospital/physician that treated you. Remember, you are responsible for the deductible, coinsurance and any ineligible charges.

Pre-Notification

You are required to notify HCCMIS of all hospitalizations, surgeries, emergency evacuations, emergency reunions, trip interruptions, repatriation of remains, computerized tomography (CAT scan) and magnetic resonance imaging (MRI). Failure to comply may result in a deduction of benefits.

For pre-notification or general questions regarding eligibility / benefits / claims please call **800-605-2282 or 317-262-2132**

*Access worldwide toll-free numbers online at <http://hccmis.com/tollfree>

Mail your claim form and itemized bills including diagnosis to:

Tokio Marine HCC MIS Group Claims Department
Box No. 2005
Farmington Hills, MI 48333-2005
United States

Electronic Payer ID: HCCMI





04/22/2016

CONFIRMATION OF COVERAGE

To whom it may concern:

We are pleased to confirm short term medical coverage under the Atlas Series, insured by Syndicate 4141 at Lloyd's, London and administered by Tokio Marine HCC Medical Insurance Services Group. 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: 05/03/2016
Home Country: United States
Destination Country(ies): Germany

Name	Certificate	Termination Date	Passport	Citizenship
			A872T886	India

Atlas International		
Overall Policy Maximum	\$100,000 (€72.340*)	One hundred thousand US Dollars
Maximum per Injury/Illness	Overall Maximum Limit	
Deductible	\$0 (€0*)	Zero US Dollars
Medical Expenses (including hospitalization)	Overall Maximum Limit	
Emergency Medical Evacuation & Repatriation	\$1,000,000 (€723.400*) Lifetime Maximum	One million US Dollars
Emergency Reunion	\$50,000 (€36.170*)	Fifty thousand US Dollars
Repatriation of Remains	Overall Maximum Limit	
Trip Interruption	\$5,000 (€3.617*)	Five thousand US Dollars
Personal Liability	\$100,000 (€72.340*)	One hundred thousand US Dollars
Paid in full by	VISA	

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

Sincerely,

Mark Carney
HCC Medical Insurance Services
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 February 5, 2016.



CONFIRMACIÓN DE COBERTURA

20/07/2016

A quien le corresponda:

Nos agrada confirmar seguro médico internacional para viajes por la Serie Atlas, suscrito al Sindicato 4141 en Lloyd's, London y administrado por Tokio Marine HCC - Medical Insurance Services Group. Esta cobertura es válida mundialmente, incluyendo el (los) país(es) de destino listado(s) abajo, pero excluyendo el País de Origen del miembro y países restringidos debido a sanciones económicas y programas de embargo comercial puestos por el gobierno de los Estados Unidos. **La Serie Atlas cumple con los requisitos de seguro médico para el Visa Schengen.**

Fecha Efectiva: 06/08/2016

País de Origen: Italy

Destino(s): ESTADOS UNIDOS

Nombre	Certificado	Fecha de Terminación	Pasaporte	Ciudadanía
Francesco Alessandro Esposito	A01470340	23/06/2016	Z070219	ITALY

Atlas Travel Essential			
Límite Máximo de la Póliza	\$500,000 (€361.700*)		Quinientos mil dólares (EE.UU.)
Máximo del beneficio por Lesión / Enfermedad	Límite Máximo Total		
Deducible	\$250 (€181*)		Doscientos cincuenta dólares (EE.UU.)
Gastos Médicos (incluyendo hospitalización)	Límite Máximo Total		
Evacuación Médica de Emergencia y Repatriación	\$500,000 (€361.700*)	Máximo de por vida	Quinientos mil dólares (EE.UU.)
Reunión de Emergencia	\$50,000 (€36.170*)		Cincuenta mil dólares (EE.UU.)
Repatriación de Restos	\$25,000 (€18.085*)		Veinte y cinco mil dólares (EE.UU.)
Interrupción de Viaje	\$5,000 (€3.617*)		Cinco mil dólares (EE.UU.)
Responsabilidad Personal	\$0 (€0*)	Máximo de por vida	Cero dólares (EE.UU.)
La póliza se pagó completa por	VISA		

La cobertura se pueden extender. Otras limitaciones y exclusiones se aplican. Favor de ver la documentación de la póliza para más información, o siéntase libre a contactarnos para cualquier duda o aclaración.

Atentamente,

Mark Carney

Tokio Marine HCC - Medical Insurance Services Group

Administrador del Plan por Lloyd's, Fitzwilliam House, 10 St. Mary Axe, London, England EC3A 8BF

* El plan paga solamente en Dólares estadounidenses. Los montos mostrados en Euros son para su conveniencia y están basados en el tipo de cambio del 5 feb 2016.



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

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!