

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:
Sal Gale

WorldTrips Certificate #:
140012345

Effective Date:
April 15, 2021

Insurance

Payer ID:
USN01

Health Plan (80840):
911-87601-04

Group Name:
WorldTrips

UnitedHealthcare Group Number:
76-570032

UnitedHealthcare Member ID:
603140012345

Plan Name:
UnitedHealthcare Options PPO

Provider Claim Submission

Provider UnitedHealthcare Member ID: **603140012345**

- 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 #: **140012345**

- 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

SAMPLE
INSUB

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. **ExchangeGuard satisfies Schengen Visa health insurance requirements.**

Effective Date: 04/15/2021

Home Country: India

Destination Country(ies): United States

Name	Certificate	Termination Date	Passport	Citizenship
Sal Gale	140012345	10/14/2021	A123456	India

ExchangeGuard		
Maximum Limit per Injury/Illness	\$250,000 (€208,650*)	Two Hundred Fifty Thousand US Dollars
Lifetime Maximum Limit	\$5,000,000	Five Million US Dollars
Deductible	\$100 (€83*)	One Hundred US Dollars
Medical Expenses (including hospitalization) (includes COVID-19)	Maximum Limit per Injury/Illness	
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	Equal to Maximum Limit per Injury/Illness	
Trip Interruption	\$10,000 (€8,346*)	Ten Thousand US Dollars
Emergency Dental (Accident)	Maximum Limit per Injury/Illness	
Emergency Dental - Acute Onset of Pain	\$300 (€250*)	Three Hundred US Dollars
Paid in full by	American Express	

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 maximum limit per injury/illness.

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