



TOKIOMARINE
HCC

Medical Insurance Services Group

Primary Insured: JOHN SMITH

Effective Date: Jan. 2, 2016

I.D. #: SS0122856

Group #: 1-654321

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



05/06/2016

CONFIRMATION OF COVERAGE

We are pleased to confirm your short-term medical coverage under StudentSecure[®], underwritten by Syndicate 4141 at Lloyd's, London and administered by Tokio Marine HCC Medical Insurance Services Group. This coverage is valid worldwide; including the country of assignment listed below, except for the member's home country, the United States when the coverage area below indicates 'Excluding the U.S.', and countries restricted by U.S. economic sanctions and embargo programs. For U.S. citizens, the home country is always the U.S. For non-U.S. citizens, the member's home country is listed below.

Certificate Number:

Covered Individual:

Effective Date:

Number of Months: 1

Paid in full via: Credit Card

Home Country: United Kingdom

Country of Assignment: United States

StudentSecure[®] Elite	
Certificate Period Maximum	\$500,000 (€361.700*) (Participant inside US)
Maximum Benefit per Injury / Illness	\$500,000 (€361.700*) (Participant inside US)
Deductible	
In-network, outside U.S. or student health center	\$25 (€18*) (per incident)
Out-of-network	\$50 (€36*) (per incident)
ER deductible	\$100 (€72*)
Emergency Medical Evacuation	\$500,000 (€361.700*) (Participant Max Lifetime)
Repatriation of Remains	\$50,000 (€36.170*)
Personal Liability	\$250,000 (€180.850*) (Participant Max Lifetime)

Coverage Area Including the US

Coinsurance may apply for expenses after the deductible. Other limitations and exclusions do apply. 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.