



AFFINITY

Travel  
Insurance Services



# WorldMed<sup>TM</sup> Insurance

Your Affordable Solution for  
Health Care Costs Outside  
Your Home Country

- › Coverage from 15 Days and Renewable up to 4 Years
- › Medical Expense, Evacuation, Accidental Death and Much More
- › Affordable Daily Rates
- › Three plans to Fit Your Needs and Budget

**Enroll Online Today**  
(See Back Cover)



# WorldMed™ Insurance

## › WorldMed™ Insurance is your affordable solution!

WorldMed™ is designed for people who are traveling outside their home country from 15 days to four years, providing high limit illness and accident expense protection for a reasonable cost.

If you are injured or become ill while abroad, you can rely on WorldMed™ to reimburse you for your covered medical expenses. Major expenses can be paid directly to the medical or evacuation provider. You pay the deductible and coinsurance if applicable.

WorldMed™ also provides you with 24-hour access to emergency assistance services which can help refer you to local doctors or hospitals, provide multilingual interpretation, arrange your emergency medical evacuation, keep in touch with your physician and family back home, and more.

## › International medical care can become a major expense to your family.

Traveling or living abroad can be an exciting, fulfilling experience. However, every year many people visiting foreign countries require emergency medical treatment, hospitalization, or medical evacuation to their home countries.

A major illness or injury could cost you US\$100,000 or more, and a medical evacuation as much as US\$100,000 (Asia to the U.S.). For most families, this would cause a severe financial strain.

## › Your present insurance may not pay for international expenses.

Traveling U.S. residents will find that Medicare and most Medicare supplement plans offer little or no protection outside the U.S. Further, many U.S. medical policies, HMO's and PPO's provide limited international benefits, and most do not pay for medical evacuations. Visitors to the U.S. will find that doctors and hospitals may not accept insurance issued in a foreign country and direct claims payment may be unavailable. Benefit limits may also be inadequate.

## » Benefits and Limits

	WORLD MED PLAN A	WORLD MED PLAN B
<b>BENEFITS</b>		
Medical Expense (Accidents and Sickness)	\$500,000 *	\$1,000,000 *
Emergency Medical Evacuation	\$500,000	\$500,000
Accidental Death & Dismemberment	\$50,000	\$50,000
Repatriation of Remains	\$50,000	\$50,000
Emergency Reunion	\$10,000	\$10,000
Trip Interruption	\$5,000	\$5,000
Lost Baggage	\$500	\$500
Felonious Assault	\$15,000	\$15,000
Stolen Passport/Visas	\$500	\$500
Bedside Visitation	\$1,500	\$1,500
Emergency Dental Pain	\$100	\$100
Home Country Coverage	\$50,000 or 30 days whichever is less	\$50,000 or 30 days whichever is less
<b>SERVICES</b>		
Live Travel and Emergency Travelers Assistance	included	included
<b>BUY-UPS (Optional)</b>		
Buy-Up Package	Hazardous Activities, Personal Security Services, Concierge Services	Hazardous Activities, Personal Security Services, Concierge Services
Accidental Death & Dismemberment Buy-Up	Choose \$500,000 or \$1,000,000	Choose \$500,000 or \$1,000,000
Accident Sickness Medical Buy-Up (applies only to ages 70+)	Ages 70-79 : \$100,000 Ages 80+ : \$50,000	Ages 70-79 : \$100,000 Ages 80+ : \$50,000

\* The maximum medical benefit limit for ages 70-79 is \$50,000 and for ages 80+ is \$15,000.

## » For Description of Coverages and Services

This brochure only provides an overview of available plan designs for WorldMed Insurance. For complete description of coverage including coinsurance, deductibles, exclusions and covered expenses, please visit our web address on the back of the brochure.

**ENROLL NOW:** Let WorldMed™ give you financial protection and peace of mind so that you can enjoy your time abroad. WorldMed Lite, a budget alternative with lower limits, is also available online.

**See the back of the brochure for the website address.**



# Travel Insurance Services

**Travel Insurance Services  
has designed and marketed  
international travel/health insurance  
since 1973**

## **Eligibility**

Coverage is available to individuals traveling outside their home country or country of residence, and to dependent children (age 14 days through 18 years) traveling with the Insured. Coverage is available from 15 days to 12 months per enrollment, and renewable under the same confirmation for up to a total of 48 consecutive months.

## **For a Quote or to Enroll Online**

<http://www.zinternationalstudent.com/>

**Languages available online:**

English | 简体中文 | 繁體中文

**LICENSED AGENTS  
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