

International Freedom

A LOW Cost International Travel Plan
Specifically Designed for Clients of Fellowship Travel International



National Marketing Office



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[Link to Purchasing Page](#)

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International Freedom

The Freedom You've Always Wanted, The Value You Need

International Freedom liberates you from the burdensome administrative demands and inflexible rating requirements most plans impose.

How did we do it? For over 20 years, we have worked side-by-side with our clients, international health insurance underwriters and claims managers building strong relationships and an even stronger understanding of what you desire most in a group plan. This experience has allowed us to create a flexible, reliable and economical group travel plan unlike any in the market today. Knowing what you need from a plan, we tailored International Freedom to include:

- One daily rate for everyone - \$1.53/person guaranteed;
- Same-day purchase and documentation turnaround;
- Easy enrollment, extensions, and renewals;
- Insurance underwritten by certain underwriters at Lloyd's of London; and
- Expert claims administration and international assistance services.

When you have a team ready to travel, simply purchase a "New Trip" for them using the [Purchase Link](#). Then, print ID cards and send them on their way.



Who is Eligible?

International Freedom is available to US Citizens or legal residents who are traveling outside the US, with coverage for brief returns to the US. You must be at least 14 days old. 80+ years of age policy maximum reduced to \$10,000 for medical coverage. Emergency Medical Evacuation is not available to anyone age 80+.

International Freedom

When Does Coverage Begin and End?

Coverage begins and ends as follows:

Your International Freedom coverage begins on either one of the following dates:

- a) The Effective Date indicated on your Certificate; or
- b) The moment you depart your home country.

Your International Freedom coverage ends on either one of the following dates:

- a) The moment you arrive in your home country; or
- b) 11:59 pm LST on the Termination Date indicated on your Certificate.



Each Policy Packages 3 Types of Coverages:

- MedPack = Medical Coverage
- EvacPack = Evacuation Coverage
- LifePack = Life Coverage

Below are the benefit Highlights which you receive with every policy.

MedPack Benefits Highlights

Maximum Limit	\$100,000.00
Individual Deductible	\$100.00
Coinsurance – for treatment received outside the US & Canada	No Coinsurance
Coinsurance – for treatment received within the US & Canada	In PPO Network – the plan pays 90% of eligible expenses up to \$5,000; then 100% up to the Maximum Limit Out of PPO Network – the plan pays 80% of eligible expenses up to the Maximum Limit.
Benefit Period	180 Days
Eligible Medical Expenses including inpatient and outpatient care	Usual, Reasonable and Customary charges, up to the Maximum Limit
Emergency Room	Accident – Up to the Maximum Limit; Illness with Inpatient Admission – Up to the Maximum; Limit. Illness without Inpatient Admission – Up to the Maximum Limit with additional Deductible of \$500.
Dental	Injury due to Accident – Up to the Maximum Limit
Dental Emergency	Up to \$100
Hospital Daily Indemnity	\$100 per night up to a maximum of 10 nights.
Incidental Home Country Coverage	Up to 15 days during any covered trip of 60 or more Trip Time Days
Acute Onset of Pre-existing Condition (for US Citizens only)	Up to age 65 with primary health plan – URC up to the Maximum Limit. Up to age 65 without primary health plan – URC up to \$20,000 lifetime limit. Age 65+ - \$2,500 lifetime limit.

EvacPack Benefits Highlights *

Emergency Medical Evacuation	Up to \$500,000
Emergency Reunion	Up to \$50,000
Repatriation of Mortal Remains or Cremation/Burial	Up to \$50,000 for Repatriation of Mortal Remains or \$5,000 for Cremation/Burial
Return of Minor Child(ren)	Up to \$5,000

LifePack Benefits Highlights

Accidental Death	\$50,000 Lump Sum Benefit. Benefits reduce 50% if under age 19 or over age 65.
Accidental Dismemberment – Two or more limbs/eyes	100% of the Accidental Death Lump Sum Benefit
Accidental Dismemberment – One limb or eye	50% of the Accidental Death Lump Sum Benefit
Family Maximum	\$250,000

* The above is not meant to be a complete list of the benefits, features, exclusions, or limitations of the policy. Please request and review a copy of the policy for additional details. Emergency Medical Evacuation is not available for anyone age 80 or older.

Conditions of Coverage

1. Coverage is secondary to any other coverage.
2. Coverage and benefits are for medically necessary, usual, reasonable and customary charges only.
3. Charges must be incurred during a Certificate Period or Benefit Period.
4. Charges must be presented to PCU for payment within 90 days from the date the charge was incurred.
5. See wording for coverage provisions and exclusions.



A Final Note from Insurance Services of America's President, Graham Bates

Our International Freedom Plan was specifically designed for you...the customers of Fellowship Travel International, www.Fellowship.com, of Ashland, Virginia and is 100% insured by certain underwriters at Lloyd's of London. Lloyd's enjoys strong financial security supported by excellent ratings. Visit www.lloyds.com for more information.

In addition to Lloyd's and Point Comfort Underwriters, Insurance Services of America (ISA) is here to provide you truly "old fashioned" customer service. When you call our office in Arizona or Indiana, a live person will answer the phone and we always respond to emails promptly. ISA helps insure over 60,000 new clients each year and is ranked among the best nationwide in both sales and service. I have been in the business since 1970 and ISA has been in the international health insurance business since 1995. ISA has earned an A+ BBB rating with a customer satisfaction rating of 99%. Our contact information is located on the front cover of this benefit brochure. Please allow us to be of service when traveling abroad.

Thank you.

