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
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 - $1.74/person guaranteed;
- Same-day purchase and documentation turnaround;
- Easy enrolment, 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+.
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

<table>
<thead>
<tr>
<th>Maximum Limit</th>
<th>$100,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Deductible</td>
<td>$100.00</td>
</tr>
<tr>
<td>Coinsurance – for treatment received outside the US &amp; Canada</td>
<td>No Coinsurance</td>
</tr>
<tr>
<td>Coinsurance – for treatment received within the US &amp; Canada</td>
<td>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.</td>
</tr>
<tr>
<td>Benefit Period</td>
<td>180 Days</td>
</tr>
<tr>
<td>Eligible Medical Expenses including inpatient and outpatient care</td>
<td>Usual, Reasonable and Customary charges, up to the Maximum Limit</td>
</tr>
<tr>
<td>Emergency Room</td>
<td></td>
</tr>
<tr>
<td>Dental</td>
<td></td>
</tr>
<tr>
<td>Dental Emergency</td>
<td>Up to $100</td>
</tr>
<tr>
<td>Hospital Daily Indemnity</td>
<td>$100 per night up to a maximum of 10 nights.</td>
</tr>
<tr>
<td>Incidental Home Country Coverage</td>
<td>Up to 15 days during any covered trip of 60 or more Trip Time Days</td>
</tr>
<tr>
<td>Acute Onset of Pre-existing Condition (for US Citizens only)</td>
<td>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.</td>
</tr>
<tr>
<td>Lost Checked Luggage</td>
<td>$50 any one item, subject to a max of $250.</td>
</tr>
</tbody>
</table>

### 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 | 14 days to 17 years $1,250, 18 through 69 $25,000, 70 through 74 $12,500, 75 and older $5,000 |
| 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.