

# The Online Major Medical Plan

## FOR

USA resident travelling or living outside the USA for up to one year per policy.

## USES

- Tourism
- Religious Pursuits
- Occupation Pursuits
- VISA Requirements
- Foreign Exchange Students



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## Need for coverage

Domestic Major Medical policies provide a very limited amount of coverage while you are travelling outside the USA. Most Domestic policies define the international coverage as “emergency only” or “life threatening” coverage for conditions while you are outside the USA. This means that many conditions are not covered under your base plan while you are outside the USA. For instance if you were to have a broken bone, influenza, food poisoning, urinary tract infection, or other common accidents or sicknesses chances are that your domestic policy will not cover you. If you were to purchase an Online Major Medical the conditions listed above will be covered unless they are determined to be a pre existing condition.

## Description of Available Benefits

The insurance being described is a temporary major medical insurance plan. Eligible expenses caused by an illness or injury and incurred from any doctor or any hospital within a specified geographical area will be reimbursed to you. Benefits may be assignable directly to the providers once a claim has been reviewed and completed.

## Eligible Expenses

**Hospital Expenses:** All medically necessary expenses while hospitalized.

**Physician Services:** All medically necessary expenses for treatment.

**Skilled Nursing Facilities:** All medically necessary expenses if confinement begins following a medically necessary hospital confinement of 3 days or longer.

**Home Health Care:** All medically necessary expenses if hospitalization would have been required if Home Health Care was not provided and the care is provided in accordance with a written plan established, approved and followed by a physician.

**Ambulance Services Expenses:** To and from a hospital within 100 miles in the same geographic area.

**Prescription Drugs:** Covered during and following a period of hospitalization.

**\$100,000 Repatriation of Remains:** In the event of death, Underwriters will reimburse the cost of delivery of your remains to a mortuary nearest your home up to \$100,000.

**\$100,000 Global Medical Transportation:** All medically necessary expenses for stabilization and transportation to the facility nearest your home, which can provide the appropriate care up to \$100,000.

**\$25,000 Accidental Death:** Double indemnity (\$50,000 total) if accidental death occurs while riding as a passenger of a common carrier.

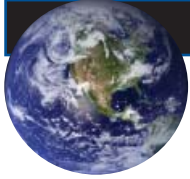
**\$5,000 Emergency Return Home:** If, after you have departed, you learn of the death of an Immediate Family Member, or you learn of the substantial destruction of your home by fire, wind, flood, or earthquake, Underwriters shall reimburse you the cost of an economy one way air or ground transportation ticket for you to your home, up to a maximum of \$5,000.

**\$1,000 Trip Cancellation Benefit:** If within two weeks prior to your pre-paid ticketed or vouchered initial trip departure your entire trip must be cancelled due to 1) your death, illness or injury causing hospitalization or outpatient surgery, or 2) the death of an Immediate Family member, or 3) the substantial destruction of your home due to fire, wind, flood, or earthquake, any unused and nonrefundable portion of expenses shall be reimbursed up to a maximum of \$1,000, excess of \$100 each and every loss and excess of all other valid Insurances.

**\$500 Lost Luggage:** In the event that your checked on luggage is completely and totally lost, Underwriters shall reimburse you to a maximum of \$500, excess of any and all other valid and collectible coverages.

**Common Accident Provision:** In the event that you and any additional insured family members suffer injuries from the same accident, only one deductible and coinsurance shall be applied.

This is not intended to be a complete outline of coverage. Actual wording may change without notice.  
Underwriters reserve the right to modify terms and benefits at time of underwriting.



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## Limitations

Expenses which have limitations are as follows:

1. Services and supplies for Cardiac Related Conditions and Cancer Related Conditions are limited to either (i) the medical costs of stabilizing your condition and the transportation costs of returning you to your Home Country or (ii) a maximum reimbursement for Eligible Expenses of \$25,000, at the option of Underwriters.
2. The maximum Eligible Expense for Repatriation of Remains or Global Medical Transportation is \$100,000 in the aggregate.
3. The maximum Eligible Expense for room and board charges is \$450 per day.
4. The maximum Eligible Expense for room and board charges for an intensive care unit is the lesser of three times the Provider's semi-private room and board charge or \$1,350 per day.
5. Insured age 70-79 is limited to \$50,000 maximum benefit or as shown on the Schedule of Benefits page, whichever is the least. All other terms and conditions apply.

## Pre-existing Conditions Limitations

Preexisting Condition means a condition, disease or injury for which medical advice, diagnosis, care or treatment, including the use of prescription medications, was recommended by or received from a licensed health care practitioner during the 12 months immediately preceding the Effective Date of the insurance described in this Certificate, whether disclosed or not on your application.

## Exclusions

Expenses which are not eligible for reimbursement are as follows:

1. Any expense which You are not legally obligated to pay.
2. Services which are not Medically Necessary or are not furnished by and under supervision of a Physician.
3. Expenses for services and supplies for which You are entitled to benefits, services or reimbursement through the Veterans' Administration, Workers' Compensation insurance, any private health plan or from any other source except Medicaid.
4. Expenses in excess of UCR.
5. Outpatient drugs, except following a hospitalization if prescribed for the same Illness or Injury.
6. Self-inflicted injuries while sane or insane.
7. Treatment for alcoholism, drug addiction, allergies, and/or Mental or Nervous Disorders.
8. Rest cures, quarantine or isolation.
9. Cosmetic surgery unless necessitated by an accidental Injury.
10. Dental exams, dental x-rays and general dental care except as a result of an accidental Injury.
11. Eye glasses or eye examinations.
12. Hearing aids or hearing examinations.
13. General or routine examinations.
14. Injuries sustained from participation in Hazardous Sports or Activities.
15. Pregnancy and pregnancy-related conditions including but not limited to fertility, pre-natal care, childbirth, miscarriage, abortion or postpartum conditions.
16. Injuries or Illnesses due to War or any act of War whether declared or undeclared.
17. Injuries or Illnesses due to an Act of Terrorism.
18. Injuries or Illnesses involving the use or release of any nuclear weapon or device or chemical or biological agent, regardless of any contributory cause(s).
19. Injuries or Illnesses sustained while committing a criminal or felonious act.
20. Expenses incurred for or resulting from pain which is not supported by medical diagnosis.
21. Cataract surgery.
22. Any elective surgery.
23. Custodial Care.
24. Expenses for supplies and services that were not incurred within the specified Geographic Area.
25. Pre-existing conditions.

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Plan administered by Petersen International Underwriters.