



CCUSA

CCUSA Premium Plan

Plan Number – WT09G00009

Plan Benefits

Benefit	Coverage
Policy Maximum	\$1,000,000
Deductible	\$0 per injury/ illness
ER Deductible	\$250
Accident/ Sickness	100%
Prescriptions	100%
Ambulance:	100%
Dental:	Accident – 100% Acute Onset- \$200
Medical Evacuation:	100%
Repatriation of Remains:	100%
Accidental Death and Dismemberment:	18 to 69: \$15,000 Under 18: \$5,000
Trip Interruption:	100%
Sports Coverage	Contact Sports \$5,000 Non-Contact Sports 100%
Maternity	Complications during the first 26 weeks only.
Physical Therapy	\$50 Max per Visit
Emergency Reunion	100%
Pre-existing Conditions	Acute Onset \$1,000
Lost Checked Luggage	\$1,500
Personal Liability	\$200,000
Travel Assistance	Included

Please note – this is a consolidated overview of the plan benefits, please see the full policy conditions for full benefits and exclusions which is available to download through footprints.

Seeking Treatment Appropriately

If you need to seek medical treatment, please be sure to seek care appropriately for the condition/ situation that you are experiencing.

Here are a few examples of how to seek treatment and the most appropriate course of action:

Cold/ Flu – Most of the time, you can walk to the nearest pharmacy and purchase standard over the counter cold and flu remedies that will help alleviate your symptoms. If your condition worsens or you need to seek medical treatment please **DO NOT** go to the Emergency Room, but locate a provider using the online search tool to find a doctor/ urgent care provider in your area, call them up and make an appointment if necessary.

General Sickness/ Feeling Unwell – Unless your symptoms are severe, please **DO NOT** visit the Emergency Room for general sickness, but rather locate a provider using the online search tool to find a doctor/ urgent care provider in your area, call them up and make an appointment if necessary.

Acute Sickness/ Emergencies – If you experience an accident or an acute illness that comes on very quickly and you need medical attention immediately please make your way to the nearest Emergency Room or call the Emergency Service for assistance on what to do next.

As with anything, we ask you to use your judgment with a situation. If you feel you need immediate attention, please do not delay and go straight to the Emergency Room. However if you are unsure, or your condition is not severe, then either call the emergency service department for assistance or visit a local doctor or urgent care center in your area.

Please Note – A \$250 deductible will apply for use of the emergency room for illness or injury where treatment can safely be obtained from a physician during normal office hours of primary care physician or an urgent care center.

Using your insurance

During your time abroad, you may need to seek medical treatment for either an illness or injury. Your insurance plan has been designed to be easy to use and provide you with the coverage you need; however, there are a few guidelines on using your insurance plan.

Non-Emergency Care

When you need to seek non-emergency care, such as a doctor's visit, please be sure to seek care appropriately and visit either a local doctor or urgent care treatment center. They will be best placed to assist you when you need medical attention that is not an emergency.

Emergency Care

If you need to seek emergency care, please take yourself to the nearest emergency room or call the emergency services for immediate assistance. Provide them with all your insurance information at the time of treatment.

Please Note – A \$250 deductible will apply for use of the emergency room for illness or injury where treatment can safely be obtained from a physician during normal office hours of a primary care physician or an urgent care center.

ID Card

It is extremely important that you carry your insurance ID card with you at all times as this will identify to the provider treating you who your insurance is with. Your ID card will be given to you before you travel and should be kept with you at all times.

Providers

Whether inside or outside the USA, you have freedom of choice in visiting a particular provider, however inside the USA, you can benefit from direct settlement through the Hygeia/ First Health Network. You can find providers by visiting:



<http://www.hygeia.net>

Tip – Tell providers you are part of the First Health Network

Claims

If you need to seek medical treatment during your time abroad, the process of using your insurance plan has designed to be easy and straight forward:

Inside the USA – When inside the USA, please try and visit a provider in the Hygeia/ First Health Network. Give them your insurance ID card and the provider will be able to bill direct. If you visit a provider outside of the network, you will need to pay for the medical expenses and submit a claim form for reimbursement.

Outside the USA – When outside the USA, please pay all providers directly for treatment you have received and submit a claim form for reimbursement.

Prescription Medications – Any medications that you have been prescribed will need to be paid for at the time of purchase and added to any claims you are submitting.

You can download a copy of the [claim form](#) and submit it with your receipts to:

HCC Medical Insurance Services
251 North Illinois Street, Suite 600
Indianapolis, IN 46204, USA

Pre-Notification

All hospitalizations, surgeries, emergency evacuations, emergency reunions, trip interruptions, repatriation of remains, computerized tomography (CAT Scan) and magnetic resonance imaging (MRI) must be pre-notified. Simply call, or have your physician call, HCC Medical Insurance Services with all information relative to your claim. If you do not pre-notify, medical expenses will be reduced by 50% and all other expenses will be forfeited.

Footprints

For more detailed information about your insurance plan, including full policy conditions and exclusions, a copy of your insurance ID card, and useful information about your insurance plan, please visit:

<http://footprints.ccusa.com>

Emergency Service

If you need help or assistance during your insurance coverage period, help is a phone call away for:

- Provider Listings
- Claims Update
- Emergency Assistance
- and much more....

Toll Free service numbers are available in:

USA	(800) 605-2282
Canada	(866) 626-9724 code #911411
United Kingdom	(0800) 032-6297 code #911411
Australia	(1800) 150-812 code #911411
South Africa	(0800) 994-172 code #911411
Ireland	(1800) 992-363 code #911411

You can also download a [full list of numbers here](#)

About HCCMIS/ Lloyd's, London

Headquartered in Indianapolis, Indiana, HCCMIS is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of consumers worldwide. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (HCC), which is a leading international specialty insurance group headquartered in Houston, Texas. HCC has assets of more than \$8.6 billion, shareholders' equity in excess of \$2.7 billion and is rated AA (Very Strong) by Standard & Poor's, AA (Very Strong) by Fitch Ratings and A+ (Superior) by A.M. Best Company.

This plan is insured by Syndicate 4141 at Lloyd's, London. Rated 'A' (Excellent) by A.M. Best Company and 'A+' (Strong) by Standard and Poor's, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market.

