

International Freedom

Only \$2.80
Per Day
All Ages

A Unique, Low Cost
Group or Individual International
Medical Plan



National Marketing Office



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Administered by:



Coverholder at **LLOYDS**

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Suite 100
Indianapolis, IN 46225
(844) 210-2010 or (317) 210-2010
Email: info@pointcomfort.com

International Freedom Medical Coverage Benefits Highlights

Maximum Limits	\$1,000,000
Individual Deductible	No Deductible
Coinsurance – for treatment received outside the US & Canada	No Coinsurance
Coinsurance – for treatment received within the US & Canada	In PPO Network – the plan pays 100% of eligible expenses to the Maximum Limit Out of PPO Network – the plan pays 80% of eligible expenses up to \$10,000, the 100% to policy max.
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 \$350.
Dental	Injury due to Accident – Up to the Maximum Limit
Dental Emergency	Up to \$100
Incidental Home Country Coverage	Up to 14 days per 90 days of coverage; plan pays 80% to the Maximum Benefit
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.
Lost Checked Luggage	\$50 any one item, subject to a max of \$250.

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.

International Freedom Transportation Coverage 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
Local Ambulance	Injury - \$5,000 Max, Subject to deductible and coinsurance. Illnesses if admitted as Inpatient - \$5,000 subj. to ded. and coinsurance. Illnesses if not admitted as Impatience – No benefit.
Interfacility Ambulance Transfer	Subject to Deductible and Coinsurance
Natural Disaster Daily Accommodations	\$250 per day, Max of 5 days
Political Evacuation and Repatriation	\$10,000

International Freedom Sports Coverage Benefits Highlights

	Age	Lifetime Maximum
Add MedPack and EvacPack Benefits for losses due to Adventure Sports	0-49	\$50,000
	50-59	\$25,000
	60-64	\$10,000
	65+	Not Available
Adventure Sports Included	Abseiling, BMC, bobsledding, bungee jumping, canyoning, caving, hang gliding, heli-skiing, high diving, hot air ballooning, inline skating (with helmets and pads), jet skiing, zip lining, kayaking, mountain biking, parachuting, paragliding, parascending, piloting and non-commercial aircraft, rappelling, rock climbing or mountaineering (ropes and guides to 4,500 meters), scuba diving (to 50 meters), skydiving, snowboarding, snow mobiling, snow skiing, spelunking, surfing, trekking, whitewater rafting (to Class V), wildlife safaris, windsurfing.	

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.

International Freedom Lump Sum Coverage Benefits Highlights

Accidental Death	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">14 days to 17 years</td> <td style="text-align: right;">\$1,250</td> </tr> <tr> <td>18 through 69</td> <td style="text-align: right;">\$25,000</td> </tr> <tr> <td>70 through 74</td> <td style="text-align: right;">\$12,500</td> </tr> <tr> <td>75 and older</td> <td style="text-align: right;">\$5,000</td> </tr> </table>	14 days to 17 years	\$1,250	18 through 69	\$25,000	70 through 74	\$12,500	75 and older	\$5,000
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								
Common Carrier Accidental Death	100% Accidental Death Benefit								
Common Carrier Accidental Death Family Maximum	\$250,000								
Hospital Indemnity	\$100/day, Max 10 Nights								

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.

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 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 99.9%. 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.

