

# International Health Insurance

*Don't Leave Home Without It!*



**INSURANCE  
SERVICES OF  
AMERICA**

Presented by:  
Adam Bates  
Vice President of Insurance Services of America

Live and Invest  
**OVERSEAS**



- International insurance broker specializing in international health, Life and travel insurance.
- We have over 50 years of insurance experience.
- We provide insurance for over 400 international businesses, organizations and humanitarian organizations along with insuring thousands of individuals each year who travel or live outside the US.









# What are the risks?

## Monetary Risks

- Can you afford to pay out of pocket for your medical care?

## Health Risks

- Do you know how to locate and access quality medical care?
- What do you do when local care is not adequate?
- Who do you contact for assistance?
- What if you need on-going medical care?

# What are the options?

Pay out of pocket for your medical expenses

- Recommended if quality local medical care is available and you can afford to pay out of pocket
- You are familiar with local hospitals and have a relationship with a local doctor
- You feel confident in receiving major medical care from a local hospital

# What are the options?

Enroll in the local National Healthcare System (if available)

- Limits out of pocket expense
- Requires the use national healthcare providers
- Possible Waiting periods and limitations of services
- Requires you to pay of pocket for services not covered by the NHS
- Eligibility, waiting periods and benefits vary from country
- Geographic restrictions



# What are the options?

## Purchase private insurance

- Allows you to choose any doctor or hospital
- Pays for medical expenses after you have satisfied a deductible
- Includes emergency medical evacuation
- Extra benefits: 24Hr assistance, hospital indemnity, AD&D, etc...
- Covers you worldwide
- Costs money / premium regardless if you use it or not

# Panama Hospital Bill

**\$43,639**



# Total Insurance Premium

For Graham and Rebecca on a  
10-day travel period

**\$109**

*NO Deductible*

*100% up to \$60,000.00*

# Total Paid Out of Pocket



= \$0

Even after an extended hospital stay, 4 ambulance rides, 1 week in intensive care, 1 surgery, MRI's, Blood work and transfusions, X-Rays, and Meds...

# Extra \$150.00 Per Day Hospital Indemnity Benefit

*(\$300 for 2 people)*

13 days X \$300 = \$3,900

*Extra \$\$\$ = Hotel Stay and 1<sup>st</sup> class return  
plane tickets*



# We Shop For You!



Insurance Services of America offers over 30 different international medical plans.

*Not a “One Size Fits All”*



INSURANCE  
SERVICES OF  
AMERICA

Live and Invest  
**OVERSEAS**

# Live and Invest **OVERSEAS**

*Live and Invest Overseas has endorsed plans that perfectly fit the insurance needs for those who are traveling with LIOS.*

*Whether you need emergency medical, evacuation, trip cancellation, or all those combined, we have a plan for you.*

[www.InsuranceForTrips.com/live](http://www.InsuranceForTrips.com/live)



**INSURANCE  
SERVICES OF  
AMERICA**



Live and Invest  
**OVERSEAS**

# Insurance Services of America Offers:

- Worldwide Long Term “international” Major Medical
  - Includes coverage for COVID-19
- Worldwide “international” Travel Medical
  - Includes coverage for COVID-19
- Emergency Medical Evacuation/Repatriation Coverage
- International High Limit Accidental Death & Dismemberment
- Trip Cancellation/Interruption
- Ransom and Terrorism Insurance
- International Group Insurance
- International Term Life Insurance

# Travel Medical Insurance Options

Primarily Outside the US

- ***Geoblue Voyager Plan*** – *Can cover pre-existing conditions\**

*\*Pre-existing condition coverage requires a primary health plan to be in place during travels.  
This plan is available in all states, except: MD, NY, and WA.*



# Long Term Travel (usually one year or longer)

**Individual International Major Medical**

*age 60 = low as \$209.00 per month (female)*

*low as \$235.10 per month (male)*

*Includes up to 6 months per year of USA coverage*





# Long Term Travel (usually one year or longer)

**Coverage can Exclude USA**

*age 60 = low as \$156.70 per month for a female  
low as \$176.00 for a male*

# Travel Insurance Options

## Primarily Inside and Outside the US

### *RoundTrip Elite Plan*

- *Up to \$30,000 Trip Cancellation Coverage*
- *Cancel For Any Reason*
- *\$250,000 Emergency Medical Coverage*
- *\$1,000,000 Emergency Medical Evacuation*
- *Trip Delay and Mission Connection*
- *Lost or Stolen Luggage*
- *And More...*

# Most Plans Include...

- 100% Usual & Customary Coverage Outside the USA
- NO Co-Insurance
- NO Complicated Out of Network Worries
- NO PPO
- NO HMO
- Freedom of Choice Doctor

# Most Plans Include...

- In and Out of Hospital Benefits
- Emergency Medical Evacuation
- Repatriation of Mortal Remains
- Lost Luggage
- Accidental Death

# “International Travel Assistance”



NO Extra Charge

FREE with Every Policy





For more information please  
feel free to reach out to us:

[www.InsuranceForTrips.com/live](http://www.InsuranceForTrips.com/live)

*Adam Bates*

[Adam@InsuranceForTrips.com](mailto:Adam@InsuranceForTrips.com)

**800-647-4589 ext 205**

