TOKIO MARINE HCC

**Medical Insurance Services Group**
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# Atlas Group International® - For travel outside of the U.S.

## Groups of 5 or more

**$0 Deductible**

| Maximum Limit | $50,000 | $100,000 | $250,000 | $500,000 | $1 Million | $2 Million |
|---|---|---|---|---|---|---|
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 0.85 | 1.07 | 1.31 | 1.34 | 1.53 | 1.67 |
| 30-39 | 1.07 | 1.39 | 1.62 | 1.66 | 1.92 | 2.10 |
| 40-49 | 1.78 | 2.06 | 2.37 | 2.38 | 2.70 | 2.96 |
| 50-59 | 3.30 | 3.55 | 3.97 | 4.00 | 4.55 | 4.99 |
| 60-64 | 4.06 | 4.23 | 4.83 | 4.85 | 5.47 | 5.99 |
| 65-69 | 4.63 | 5.34 | 6.12 | 6.23 | 7.00 | 7.68 |
| 70-79* | 7.05 | 8.15 | 9.69 | N/A | N/A | N/A |
| 80+** | 13.17 | N/A | N/A | N/A | N/A | N/A |

**$1000 Deductible**

| Maximum Limit | $50,000 | $100,000 | $250,000 | $500,000 | $1 Million | $2 Million |
|---|---|---|---|---|---|---|
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 0.54 | 0.68 | 0.83 | 0.86 | 0.97 | 1.07 |
| 30-39 | 0.68 | 0.89 | 1.04 | 1.06 | 1.23 | 1.35 |
| 40-49 | 1.13 | 1.31 | 1.51 | 1.53 | 1.74 | 1.89 |
| 50-59 | 2.11 | 2.28 | 2.55 | 2.57 | 2.92 | 3.20 |
| 60-64 | 2.59 | 2.71 | 3.07 | 3.11 | 3.51 | 3.84 |
| 65-69 | 2.95 | 3.41 | 3.92 | 3.99 | 4.47 | 4.91 |
| 70-79* | 4.51 | 5.20 | 6.27 | N/A | N/A | N/A |
| 80+** | 8.42 | N/A | N/A | N/A | N/A | N/A |

**$100 Deductible**

| Maximum Limit | $50,000 | $100,000 | $250,000 | $500,000 | $1 Million | $2 Million |
|---|---|---|---|---|---|---|
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 0.75 | 0.95 | 1.13 | 1.19 | 1.34 | 1.47 |
| 30-39 | 0.95 | 1.23 | 1.44 | 1.47 | 1.67 | 1.84 |
| 40-49 | 1.57 | 1.81 | 2.08 | 2.10 | 2.38 | 2.60 |
| 50-59 | 2.91 | 3.13 | 3.50 | 3.53 | 4.01 | 4.38 |
| 60-64 | 3.56 | 3.73 | 4.26 | 4.27 | 4.82 | 5.27 |
| 65-69 | 4.09 | 4.70 | 5.39 | 5.47 | 6.17 | 6.75 |
| 70-79* | 6.22 | 7.16 | 8.52 | N/A | N/A | N/A |
| 80+** | 11.61 | N/A | N/A | N/A | N/A | N/A |

**$2500 Deductible**

| Maximum Limit | $50,000 | $100,000 | $250,000 | $500,000 | $1 Million | $2 Million |
|---|---|---|---|---|---|---|
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 0.47 | 0.60 | 0.73 | 0.76 | 0.86 | 0.93 |
| 30-39 | 0.60 | 0.78 | 0.91 | 0.94 | 1.08 | 1.18 |
| 40-49 | 1.00 | 1.16 | 1.31 | 1.32 | 1.50 | 1.65 |
| 50-59 | 1.85 | 1.98 | 2.23 | 2.24 | 2.54 | 2.79 |
| 60-64 | 2.28 | 2.36 | 2.71 | 2.72 | 3.06 | 3.36 |
| 65-69 | 2.59 | 3.00 | 3.44 | 3.49 | 3.92 | 4.29 |
| 70-79* | 3.96 | 4.56 | 5.58 | N/A | N/A | N/A |
| 80+** | 7.38 | N/A | N/A | N/A | N/A | N/A |

**$250 Deductible**

| Maximum Limit | $50,000 | $100,000 | $250,000 | $500,000 | $1 Million | $2 Million |
|---|---|---|---|---|---|---|
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 0.68 | 0.86 | 1.04 | 1.08 | 1.22 | 1.34 |
| 30-39 | 0.86 | 1.12 | 1.31 | 1.32 | 1.54 | 1.68 |
| 40-49 | 1.42 | 1.65 | 1.88 | 1.90 | 2.16 | 2.37 |
| 50-59 | 2.64 | 2.84 | 3.19 | 3.20 | 3.64 | 3.99 |
| 60-64 | 3.26 | 3.38 | 3.86 | 3.89 | 4.37 | 4.79 |
| 65-69 | 3.70 | 4.27 | 4.90 | 4.99 | 5.61 | 6.13 |
| 70-79* | 5.66 | 6.53 | 7.79 | N/A | N/A | N/A |
| 80+** | 10.53 | N/A | N/A | N/A | N/A | N/A |

**$5000 Deductible**

| Maximum Limit | $50,000 | $100,000 | $250,000 | $500,000 | $1 Million | $2 Million |
|---|---|---|---|---|---|---|
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 0.39 | 0.50 | 0.63 | 0.66 | 0.75 | 0.83 |
| 30-39 | 0.50 | 0.67 | 0.79 | 0.82 | 0.95 | 1.05 |
| 40-49 | 0.81 | 0.98 | 1.13 | 1.14 | 1.32 | 1.48 |
| 50-59 | 1.50 | 1.68 | 1.92 | 1.94 | 2.22 | 2.48 |
| 60-64 | 1.85 | 2.02 | 2.33 | 2.34 | 2.69 | 3.01 |
| 65-69 | 2.12 | 2.54 | 2.99 | 3.01 | 3.44 | 3.84 |
| 70-79* | 3.23 | 3.87 | 4.84 | N/A | N/A | N/A |
| 80+** | 6.03 | N/A | N/A | N/A | N/A | N/A |

**$500 Deductible**

| Maximum Limit | $50,000 | $100,000 | $250,000 | $500,000 | $1 Million | $2 Million |
|---|---|---|---|---|---|---|
| Age | Daily | Daily | Daily | Daily | Daily | Daily |
| 14d-29y | 0.61 | 0.77 | 0.93 | 0.96 | 1.10 | 1.20 |
| 30-39 | 0.78 | 1.01 | 1.17 | 1.20 | 1.39 | 1.51 |
| 40-49 | 1.29 | 1.48 | 1.70 | 1.71 | 1.95 | 2.13 |
| 50-59 | 2.39 | 2.56 | 2.87 | 2.88 | 3.28 | 3.59 |
| 60-64 | 2.93 | 3.04 | 3.47 | 3.49 | 3.93 | 4.32 |
| 65-69 | 3.33 | 3.83 | 4.42 | 4.48 | 5.05 | 5.54 |
| 70-79* | 5.09 | 5.85 | 7.00 | N/A | N/A | N/A |
| 80+** | 9.48 | N/A | N/A | N/A | N/A | N/A |

Rates are shown in US dollars and are effective 09/09/2019. Rates are subject to change.
Charges will include Surplus Lines taxes and fees when applicable.

*$150,000 Maximum Limit for ages 70-79; **$10,000 Maximum Limit for age 80 and over.

If for any reason you wish to cancel your policy, you must submit your cancellation request in writing to Tokio Marine HCC Medical Insurance Services Group in order to receive a refund or premium. Cancellation requests received after the policy effective date will be subject to the following conditions:

1) a $25 cancellation fee will apply; and
2) only the unused portion of the plan cost will be refunded; and
3) only members who have no claims are eligible for premium refund.



Tokio Marine HCC Medical Insurance Services Group (MIS Group) is a member of the Tokio Marine HCC group of companies. Tokio Marine HCC – MIS Group has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's Syndicate 4141, which is managed by HCC Underwriting Agency LTD.