

INF

Advantage

Visitor Medical Insurance

Coverage You Want.
Peace of Mind You Need.



Travel with Confidence

Why INF?

For over 30 years, INF has provided award winning health insurance options to millions of travelers to the United States. We're committed to providing innovative insurance products, quality customer care, and being there for our members when they need us the most. INF offers the highest Acute Onset Pre-Existing Visitors Insurance on the market- providing the coverage necessary for many travelers visiting their families in the United States. You can travel with confidence when you have the coverage you want, and the peace of mind you need.



Cover Many Pre-Existing Conditions – We cover many pre-existing issues. You or your loved one can travel with confidence knowing you are covered for unexpected & unknown risks while traveling.



Coverage in all 50 States – All INF Plans cover you wherever you are in the United States. Our plans work in all 50 states. Live with confidence with INF Health Care. Our plans also cover travel to the United States. Whether you transit through London or Dubai, you'll always be covered with INF.



There when You need Us – Our customer service team works around-the-clock to make sure your needs are met. From help finding a provider, to re-rolling your coverage- we're here for you.



Coverage at Your Finger Tips – With the MyINF web portal, you can access you can manage your policy, enroll or re-enroll in coverage, submit & track claims, search for healthcare providers, chat with our representatives, and much more.



American Underwriters – INF is the only provider of visitors insurance offering plans underwritten by American companies. AXIS Insurance Company is A+ rated by Standard & Poors. Our underwriter offers the financial stability you want from your insurance.



Telemedicine by Teladoc – Teladoc connects your visitors 24/7/365 to a national network of U.S. board-certified doctors. When a member requests a doctor visit either by phone, web or mobile app, they'll be connected within minutes to an experienced physician who can diagnose and treat the non-emergency health issue



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Why Advantage?

The INF Advantage Plan is a comprehensive acute on-set pre-existing coverage policy. The Advantage Plan covers 80% of all eligible medical expenses. Whether you choose to visit and In-Network or Out-of-Network health care provider, the Advantage will continue to provide coverage for 80% of covered medical expenses.

The Advantage uses the [First Health PPO Network](#). The First Health Network & the insurance company have pre-negotiated, discounted rates on medical services. The result is thousands-of-dollars in savings any time you visit the emergency room or your physician.

Advantage provides the highest amount of acute on-set pre-existing coverage on the market. No other plan offers \$150,000 or \$75,000 pre-existing maximum at such an affordable price.

There is no better acute onset pre-existing visitors insurance plan on the market. This plan protects for any new sickness or accident (like a bone fractures) or major medical emergencies (such as a stroke or heart attack). With the INF Advantage Plan, you have the peace of mind knowing you are not going to be held liable for massive medical bills in the event something happens to your loved one.

Additional Benefits

■ MyINF Web Portal

Your insurance on-the-go. MyINF is our exclusive online portal used to manage your INF account online- anyplace, anytime. Through this online web-portal, you will have instant access to:

- File & View Claims
- Retrieve Policy ID Card, Certificates of Insurance, and Visa Letters
- Renew or Enroll in a Policy
- Locate a Provider
- Access Customer Care via Online Chat

INF Membership Includes:

■ Careington Discount Benefits Card

Save money on dental, vision, hearing, & prescription drugs with the Careington POS Dental Discount card. This unique feature allows members to visit a network of dentists across the country & save 20% - 50% on many dental procedures. The POS Dental Discount card also comes with savings on prescriptions, hearing exams, hearing aids, glasses, contacts and eye exams.**

**THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.infplans.com. A written list of participating providers is available upon request. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. This plan is not available in Vermont.





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Available Coverages

\$150,000 Policy Max (Age 0-69)	New Sickness & Accident Deductible	Pre-Existing Maximum	Pre-Existing Deductible
	\$250	\$0	\$0
	\$500	\$0	\$0
	\$1,000	\$0	\$0
	\$250	\$150,000	\$250
	\$500	\$150,000	\$500
	\$1,000	\$150,000	\$1,000
\$75,000 Policy Max (Age 70-89)	New Sickness & Accident Deductible	Pre-Existing Maximum	Pre-Existing Deductible
	\$250	\$0	\$0
	\$500	\$0	\$0
	\$1,000	\$0	\$0
	\$250	\$75,000	\$250
	\$500	\$75,000	\$500
	\$1,000	\$75,000	\$1,000

Plan Benefits

In-Patient Medical Services

Hospital Room (semi private) and Board and Miscellaneous Hospital Expenses

Hospital Intensive Care Unit

Surgeon Services

Anesthetist Services

Assistant Surgeon Expenses

Physician's (non Surgical Inpatient visit)

Consultant Doctor, when requested by Physician

Physiotherapy Benefits

Pre-Admission Tests, when requested by Physician

In-Patient Medical Services

80% of Covered Network Charges up to the Overall Maximum Benefit

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Plan Benefits

Out-Patient Medical Services

Surgeon Services

Day Surgery Miscellaneous

Anesthetist Services

Assistant Surgeon

Diagnostic X Rays and Lab tests except Dental X-Rays

CAT Scan, PET Scan, or MRI

Hospital Emergency Room

Prescription Drugs

Out-Patient Medical Benefits

80% of Covered Network Charges up to the Overall Maximum Benefit

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Plan Benefits

Other Covered Services

Ambulance Services

Initial Orthopedic Prosthesis or Brace

Dental Injury Treatment

Chemotherapy and/or Radiation Services

Physical & Occupational Therapy

Private Duty Nurse

Pregnancy & Childbirth

Complications Arising from Pregnancy & Childbirth

Emergency Medical Evacuation

Repatriation of Remains

Accidental Death & Dismemberment

Other Covered Benefits

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100% of Usual Customary Charges incurred, Up to a maximum of \$25,000 max

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\$25,000 Principal Sum

Important Notice

Important Notice: This information provides a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued in the state in which the policy was delivered under form number BACC-001-0909-PA. Complete details may be found in the policy on file with the Policyholder. The policy is subject to the laws of the state in which it was issued. Please keep this information as a reference.

Insurance Eligibility

All non-US citizens & US Expatriate Citizens and their eligible dependents (if coverage has been elected), while visiting the United States. Eligible dependents are any of the following persons while accompanying the Member in the USA: the Member's legal spouse, and their unmarried dependent children under 17 years old, 30 if a fulltime student, who is chiefly dependent on the Covered Person for support. Insurance will continue for any Dependent child who reaches the age limit and continues to meet the following conditions: 1) the child is handicapped, 2) is not capable of self-support and 3) depends mainly on the Covered Person for support and maintenance. A newborn child born of an Covered Person covered under the Policy will be covered for the first 31 days after birth. If adoption, birth or marriage occurs while the Member is covered by this plan, the member will have 31 days within which to pay the required additional premium to enroll any newly eligible dependents for the remainder of the Member's period of coverage

Emergency Medical Evacuation & Repatriation

EMERGENCY MEDICAL EVACUATION AND REPATRIATION: These Benefits will not be payable unless We (or Our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider. Contact Europ Assistance for these services at (877) 243-4134 or call collect at 240-330-1528 (24 hours a day, 7 days a week). Email: OPS@europaassistance-usa.com.

EMERGENCY MEDICAL EVACUATION BENEFIT: We will pay emergency medical evacuation benefits as shown for Covered Expenses incurred for the emergency evacuation of a insured Person. Benefits are payable up to the Benefit Maximum shown, if the insured Person suffers a covered injury or emergency sickness during the course of the covered trip that requires emergency evacuation.

REPATRIATION OF REMAINS BENEFIT: We will pay Repatriation Benefits up to the Benefit Maximum shown for preparation and return of a insured Person's body to his or her place of primary residence if he or she dies as a result of a covered injury or emergency sickness while traveling on a covered trip.

ACCIDENTAL DEATH AND DISMEMBERMENT: If Injury to the Covered Person results, within 365 days of the date of a Covered Accident, in any one of the losses shown below, We will pay the Benefit Amount shown below for that loss. The Principal Sum is \$25,000. If multiple losses occur, only one Benefit Amount, the largest, will be paid for all losses due to the same Covered Accident.

Travel Assistance Services



Europ Assistance can help travelers with medical emergencies by: (i) Emergency Medical Evacuation & treatment en-route if necessary (ii) Repatriation of remains in the event of Covered Person's death; and (iii) Medical emergencies and many other services (see web). The Europ Assistance communications network is available 24 hours a day, seven days a week to provide assistance to the Covered Person. Inside United States/Canada, Call (877) 243-4134 or outside USA/Canada, call collect at 240-330-1528 or email to: OPS@europaassistance-usa.com

Telemedicine Benefits



The Teladoc program is available 24 hours a day, seven days a week and provides you with access to a physician in the United States for any medical consultation and short-term prescription refills. This program is not insurance. Please find more details at www.Teladoc.com. Please allows 7-10 business days after enrollment in INF eligible plan for Teladoc eligibility to take effect.

THE SERVICES DESCRIBED ABOVE ARE NOT INSURANCE AND ARE NOT PROVIDED BY AXIS INSURANCE COMPANY.

Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services

Claims

Claims process begins by submitting a duly completed online claim form found at www.infplans.com/claims. The claim form has two sections— First section should be completed online by the Covered Person; and the second section should be completed by the provider (doctor's office or hospital, etc.). Providers or Covered Person can submit the fully completed claim form to **WebPTA**

Claims Office:

WebTPA, Inc.

PO Box 669,

Grapevine, TX 76099-0669

Phone: 928-494-0112 * Fax: (469) 417-1989

This Plan is Underwritten by:

**AXIS Insurance
Company, Chicago, IL**



This Plan is Administered by:

INF Health Care

7065 Westpointe Blvd, Ste 209

Orlando, FL 32835

Phone: 408-634-0065

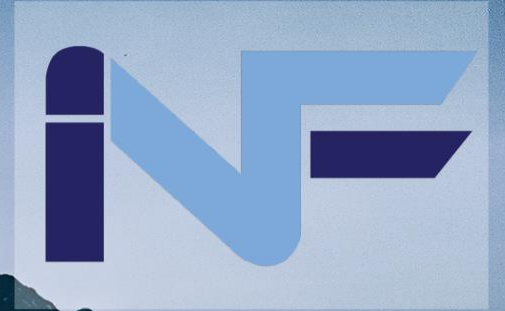
Email: Support@infplans.com

Web: www.infplans.com



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Peace of Mind You Need.

Producer Contact Information

Crossborder Services LLC
Five Greentree Center, Suite 104
Route 73
Marlton, NJ 08053
Phone: 877-340-7910
info@americanvisitorinsurance.com
<https://www.americanvisitorinsurance.com>