

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 1st 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



**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

Adam Bates

Adam@InsuranceForTrips.com

800-647-4589 ext 205

