



Global Citizen
Annual Renewable comprehensive medical coverage providing sickness, accident and medical evacuation benefits

fact

Most renewable international plans offer restricted coverage with inconvenient waiting periods; sublimits on many benefits and exclusions not found on most domestic health policies.

act

HTH's **Global Citizen** plan ensures a seamless transition from a domestic policy with richer benefits, fewer waiting periods or limitations.

Top 10 Reasons to Buy Global Citizen

- 1 No exclusions for pre-existing conditions with 6 months of prior creditable coverage
- 2 \$5,000,000 medical limit and \$100,000 medical evacuation benefit
- 3 Deductible is waived for office visits
- 4 Covers illness or injury due to acts of terrorism, up to the policy maximum; with no excluded countries
- 5 Can be kept upon return to home country, up to age 84
- 6 Administered using HIPAA guidelines
- 7 No limit on the amount of time spent in any location, including the U.S.
- 8 Freedom to visit any provider outside of the U.S. without a reduction of benefits
- 9 No pre-certification penalty imposed for inpatient or outpatient medical treatment
- 10 English speaking providers in 180 countries bill HTH directly for inpatient and outpatient services when a member schedules services through HTH.

to find out more...

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