




# The Atlas Series

## THANK YOU

very much for your recent application for membership in the Atlas/International Citizen Group Insurance Trust and for the insurance provided to its members under the Atlas Series. Please see below for the Coverage benefits available under this plan (see the link on the following Declaration page).


### In this fulfillment:

Your Coverage Details • Instructional Information • Access to ID Card(s) • Finding providers • Claim Information




**Getting Medical Treatment:**

- Show your ID card to the medical attendant
- Pay the deductible or copay (if applicable)
- The medical office may submit bills directly to us
- After the visit, you will need to submit a Claimant's Statement.




**Filing a Medical Claim:**

- Submit original, itemized bills, and any payment receipts, and claim form [http://www.hccmis.com/downloads/hccmis\\_claimants\\_statement.pdf](http://www.hccmis.com/downloads/hccmis_claimants_statement.pdf)
- Claims must be filed within 60 days of the termination date of your policy.



**Client Zone**  
<https://zone.hccmis.com/clientzone/>

- Print a Visa Letter
- Reprint an ID card
- Extend Coverage
- Update your info



**Contact Us**

- 1-800-605-2282
- Worldwide Toll-free Numbers:  
[http://www.hccmis.com/docs/worldwide\\_numbers.pdf](http://www.hccmis.com/docs/worldwide_numbers.pdf)

## Schedule of Benefits

Deductible per illness/injury	\$50 and \$250 Options available
Deductible per illness/injury discount	Per Incident
Policy Maximum	\$100,000
Coinsurance	Within the PPO, 100% of Eligible Expenses after the Deductible. Outside the PPO, 80% of the next \$5,000 of Eligible Expenses after the Deductible, then 100% to the Overall Maximum Limit.
Emergency Dental Limit	\$200
Co-payment for Emergency treatment	\$200
Ambulance - URC	Included
Organized Sports Coverage Limit	\$15,000
AD&D	\$10,000
Emergency Medical Evacuation	\$100,000
Repatriation	\$50,000
Emergency Reunion	\$15,000 following Emergency Evacuation

*Please note - the benefit table above is a consolidated summary of the plan benefits. Please refer to the full policy conditions for a full outline of the plan benefits.*