



VALLARTA UNIFIED HEALTH SOLUTIONS

Medical Services Coordinator

Travel Insurance

Protection for Unforeseeable Travel Events

How does Travel Insurance work?

Travel Insurance is typically used for travel that lasts from 1 day to 6 months. However, it is important to note that Travel Insurance does not act as a suitable replacement for Health Insurance, since it is typically applied solely **emergencies** while traveling relating to your health, **loss of important documents or luggage, travel assistance** and **other issues directly involving travel**.

What are the **benefits** of Travel Insurance?

- **Emergencies** due to accidents, and/or illnesses are covered,
- **Direct Payment** to hospitals,
- **Free choice** of hospitals and doctors worldwide,
- You can purchase Travel Insurance even if you are **already in your destination country**,
- Covers up to **\$450,000 USD per event**,
- Plans are available from **1 day to 6 months**,
- **Multi-destination trips** are covered,
- There is **no deductible**,
- There is **no copay or coinsurance** required,

- **Multilingual assistance 24/7,**
- **Early return** due to disasters at home or family emergencies.

Frequently Asked Questions:

1. Is there a deductible or coinsurance with the plans?

No, the plans have been designed for ease of use and understanding.

2. Can I buy Travel Insurance if I already left my home country or arrived at my destination?

Unlike with most providers, our providers allow plans to be purchased even after you have already reached your destination. However, you will receive more benefits by purchasing a plan before your departure, such as trip cancellation, loss of luggage, and others.

3. Can I extend my coverage if I decide to stay longer at my destination?

You can extend your coverage to last up to 6 months.

4. What is the age limit to buy Travel Insurance?

Depending on which plan you choose, the age limit can range from 65 to 85.

5. Do travel policies pay directly or is it reimbursement only?

Travel Insurance providers will pay directly to hospitals or doctors where the client stays in a hospital for a minimum of 24 hours. If the hospital stay is less than 24 hours, Travel Insurance operates via reimbursement.

6. What is the network of hospitals and doctors?

Travel Insurance providers typically operate with an open network. This means that you can choose any hospital or doctor in the area where you are. The provider will make direct payments if the hospital/doctor accepts payments from insurance companies. Most hospitals/doctors accept insurance payments.

