

## International Client Assistance

If it matters to you to know that someone is always by your side while traveling in a distant land, the Meridian Series can ease your mind while you are away from the familiar surroundings of home. For no extra charge, each Meridian Series Plan includes the following key services to help you when you are in the greatest need:



### 24/7 Live Call Center

Never worry about getting lost in voicemail while you are many time zones away. A caring, helpful voice on the other end of the phone is always ready to help



### Lost Baggage Tracking

If you've ever had to chase down your airline baggage department to find out where your luggage may have gone, you will appreciate our ability to do so on your behalf. Enjoy your travel without having to make multiple phone calls to get updates on your baggage delivery



### Medical Referrals

Need a doctor or the nearest hospital? One free call gets you the information you need



### Travel Advisories

Get in the know, before you go; call us to learn areas to avoid, travel delays, weather alerts and more



### Much, much, more



### Pre-existing Coverage - Meridian Essential:

After 728 days of continuous coverage, the Essential plan provides \$10,000 Sub-Limit per coverage period, \$50,000 Maximum Sub-Limit for treatment of a pre-existing condition if properly disclosed at the time of application and has not been excluded or limited by a medical rider.

### Pre-existing Coverage - Meridian Enhanced:

After 364 days of continuous coverage the Enhanced plan provides you with coverage that is equal to any other Illness or Condition if properly disclosed at the time of application and is not excluded or limited by a medical rider.

### Illness or Surgery within 180 Days:

Illness waiting period – for 180 days from your Effective Date, the following are ineligible for coverage: asthma, allergies, any condition of the breast, any condition of the pro-state, tonsillectomy, adenoidectomy, hemorrhoids or hemorrhoidectomy, disorders of the reproductive system, diverticulitis, hysterectomy, hernia, intervertebral disc disease, gall stones or kidney stones.

*Note: Coverage and/or benefits for these Illnesses or Surgeries (or for similar or different Illnesses or Surgeries) may be separately or further limited and/or excluded under the Pre-existing Conditions exclusion and definition.*

### Other Exclusions and Limitations

While the Meridian Series provides the most thorough and expansive coverage available in the international market today, it is important to recognize that there are some conditions and circumstances where your plan would not provide coverage. Please take note of pre-existing condition criteria and information on what the Meridian Series would not cover:

- Investigational, experimental or research procedures
- Charges for cosmetic surgery or weight modification
- Treatment for sleep disorders/hair growth/exercise programs
- Contraceptive medication or treatment
- Drug and alcohol abuse treatment
- Organ transplants not specifically listed
- Treatment resulting from illegal activities
- Occupational or Speech Therapy
- Persons HIV+ at effective date
- Adult and child wellness/routine care are excluded until the waiting period for each plan is satisfied
- Treatment as a result of terrorism, war or riot
- Charges which are not medically necessary, or are not performed by order of a physician