



TOKIO MARINE
HCC

IMPORTANT NOTICES

This product is designed to meet the needs of those traveling outside of their home country.

PPACA Disclosure

This insurance coverage, offered by Tokio Marine HCC – Medical Insurance Services Group, is not subject to and **does not meet the minimum standards** required by the Affordable Care Act (PPACA). The policy contains the plan benefits you have selected, including a lifetime maximum. Please review your choices to ensure you have sufficient coverage to meet your medical needs.



Extensions and Renewals

There is a \$5 fee for extensions and renewals, if eligible.

Tokio Marine HCC – Medical Insurance Services Group

Tokio Marine HCC – Medical Insurance Services Group (Tokio Marine HCC – MIS Group) is a member of the Tokio Marine HCC group of companies. The parent company of Tokio Marine HCC - MIS Group is Tokio Marine Holdings, Inc., an insurance holding company. Tokio Marine HCC – MIS Group has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's Syndicate 4141, which is managed by HCC Underwriting Agency Ltd (HCCUA). HCCUA only provides travel medical insurance of this type through its agreement with Tokio Marine HCC - MIS Group. Tokio Marine HCC - MIS Group uses the Tokio Marine HCC name in providing our services and marketing our products.

For policies sold directly by a Tokio Marine HCC – MIS Group sales representative: The sales representative receives a commission for each policy they sell and for each renewal they oversee. Commission is calculated as 2% of the premium paid for the insurance contract in question. This does not increase the cost to the customer.