

## What is TravelGap®?

Single trip travel medical insurance providing sickness, accident and medical evacuation benefits that offers members:

- The ability to define your deductible and medical limit.
- The option to choose providers inside or outside of our trusted network.

## Why should I choose this plan?

With the rigors associated with international travel – increased stress, changes in diet, elevated physical exertion – many travelers experience a strain on their health, especially those with pre-existing health conditions. This plan:

- Includes medical, emergency medical transportation, prescription and AD&D coverage.
- Does not have a pre-certification penalty for inpatient or outpatient care.
- Has options to cover pre-existing conditions.
- Covers illnesses and injuries related to terrorism.
- Offers Trip Interruption and Baggage/Personal effects coverage.
- Streamlines the payment process by working directly with the contracted English-speaking providers in over 180 countries.

## What plan options are available?

- TravelGap® Excursion Medical, Emergency Medical Transportation, Rx, AD&D. No hospital pre-certification penalty. Covers most pre-existing conditions for medical services in addition to medical evacuation. To enroll in this plan, you must be enrolled in a primary health insurance plan.
- TravelGap® Voyager Medical, Emergency Medical Transportation, Rx, AD&D. No hospital pre-certification penalty.

  This option does not require you to have primary insurance at the time of enrollment.

## **Other Questions?**

Call 631-654-0600

Visit www.conferenceny.com

E-Mail LIZAL@CONFERENCENY.COM

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