



Atlas Group America® - For Non-US Citizens traveling to the U.S. (Groups of 5-24 People)

\$0 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	1.54	1.97	2.23	2.94	3.34	3.41
30-39	2.08	2.87	3.42	3.83	4.23	4.31
40-49	2.99	3.72	4.28	5.31	6.08	6.21
50-59	4.44	5.60	7.07	8.39	9.22	9.40
60-64	5.55	7.29	9.88	11.28	12.38	12.62
65-69	6.29	8.06	11.04	12.56	13.74	14.01
70-79	9.43	12.07	13.79	N/A	N/A	N/A
80+*	14.86	N/A	N/A	N/A	N/A	N/A

\$1000 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.92	1.18	1.33	1.76	2.00	2.04
30-39	1.24	1.73	2.03	2.30	2.54	2.58
40-49	1.77	2.22	2.56	3.17	3.64	3.71
50-59	2.65	3.34	4.22	5.00	5.50	5.61
60-64	3.31	4.36	5.90	6.74	7.40	7.53
65-69	3.75	4.81	6.59	7.50	8.21	8.37
70-79	5.63	7.21	8.34	N/A	N/A	N/A
80+*	8.87	N/A	N/A	N/A	N/A	N/A

\$100 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	1.36	1.74	1.96	2.60	2.93	3.00
30-39	1.83	2.54	3.02	3.38	3.73	3.80
40-49	2.63	3.28	3.76	4.68	5.36	5.45
50-59	3.91	4.91	6.22	7.38	8.11	8.26
60-64	4.88	6.41	8.70	9.94	10.88	11.10
65-69	5.54	7.09	9.71	11.04	12.10	12.34
70-79	8.30	10.62	12.14	N/A	N/A	N/A
80+*	13.07	N/A	N/A	N/A	N/A	N/A

\$250 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.86	1.10	1.25	1.66	1.86	1.91
30-39	1.16	1.63	1.93	2.15	2.38	2.42
40-49	1.67	2.09	2.39	2.97	3.41	3.48
50-59	2.48	3.13	3.95	4.70	5.16	5.26
60-64	3.11	4.10	5.54	6.32	6.93	7.07
65-69	3.52	4.52	6.18	7.03	7.70	7.85
70-79	5.28	6.77	7.96	N/A	N/A	N/A
80+*	8.32	N/A	N/A	N/A	N/A	N/A

\$250 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	1.18	1.50	1.70	2.24	2.56	2.60
30-39	1.58	2.20	2.61	2.93	3.22	3.29
40-49	2.27	2.84	3.26	4.04	4.64	4.73
50-59	3.38	4.27	5.38	6.39	7.03	7.16
60-64	4.24	5.55	7.53	8.60	9.42	9.61
65-69	4.80	6.14	8.41	9.56	10.48	10.67
70-79	7.18	9.18	10.52	N/A	N/A	N/A
80+*	11.31	N/A	N/A	N/A	N/A	N/A

\$500 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.69	0.90	1.05	1.40	1.59	1.63
30-39	0.92	1.33	1.62	1.83	2.03	2.06
40-49	1.33	1.72	2.02	2.53	2.91	2.97
50-59	1.97	2.57	3.33	3.99	4.40	4.49
60-64	2.48	3.38	4.67	5.37	5.90	6.03
65-69	2.80	3.73	5.21	5.97	6.56	6.70
70-79	4.21	5.58	6.71	N/A	N/A	N/A
80+*	6.62	N/A	N/A	N/A	N/A	N/A

\$500 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	1.04	1.32	1.49	1.99	2.25	2.30
30-39	1.39	1.94	2.30	2.57	2.85	2.91
40-49	2.01	2.50	2.88	3.56	4.10	4.17
50-59	2.98	3.76	4.74	5.63	6.20	6.32
60-64	3.73	4.90	6.64	7.58	8.32	8.49
65-69	4.23	5.41	7.42	8.44	9.23	9.41
70-79	6.34	8.12	9.33	N/A	N/A	N/A
80+*	9.99	N/A	N/A	N/A	N/A	N/A

Rates are shown in US dollars and are effective 4/1/2019. Rates are subject to change.
Charges will include Surplus Lines taxes and fees when applicable.

*\$10,000 Maximum Limit for age 80 and over.

If for any reason you wish to cancel your policy, you must submit your cancellation request in writing to Tokio Marine HCC Medical Insurance Services Group in order to receive a refund or premium. Cancellation requests received after the policy effective date will be subject to the following conditions:

- 1) a \$25 cancellation fee will apply; and
- 2) only the unused portion of the plan cost will be refunded; and
- 3) only members who have no claims are eligible for premium refund.



Atlas Group International® - For travel outside of the U.S. (Groups of 5-24 People)

\$0 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.85	1.07	1.31	1.34	1.53	1.67
30-39	1.07	1.39	1.62	1.66	1.92	2.10
40-49	1.78	2.06	2.37	2.38	2.70	2.96
50-59	3.06	3.29	3.67	3.70	4.21	4.62
60-64	3.76	3.92	4.47	4.49	5.07	5.54
65-69	4.28	4.94	5.67	5.77	6.48	7.11
70-79	6.53	7.54	8.97	N/A	N/A	N/A
80+*	12.20	N/A	N/A	N/A	N/A	N/A

\$1000 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.54	0.68	0.83	0.86	0.97	1.07
30-39	0.68	0.89	1.04	1.06	1.23	1.35
40-49	1.13	1.31	1.51	1.53	1.74	1.89
50-59	1.95	2.11	2.36	2.38	2.70	2.96
60-64	2.40	2.51	2.84	2.87	3.25	3.56
65-69	2.74	3.16	3.64	3.69	4.14	4.55
70-79	4.18	4.82	5.81	N/A	N/A	N/A
80+*	7.80	N/A	N/A	N/A	N/A	N/A

\$100 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.75	0.95	1.13	1.19	1.34	1.47
30-39	0.95	1.23	1.44	1.47	1.67	1.84
40-49	1.57	1.81	2.08	2.10	2.38	2.60
50-59	2.69	2.90	3.24	3.27	3.71	4.06
60-64	3.30	3.45	3.94	3.95	4.46	4.88
65-69	3.78	4.35	5.00	5.07	5.71	6.25
70-79	5.76	6.63	7.89	N/A	N/A	N/A
80+*	10.75	N/A	N/A	N/A	N/A	N/A

\$2500 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.47	0.60	0.73	0.76	0.86	0.93
30-39	0.60	0.78	0.91	0.94	1.08	1.18
40-49	1.00	1.16	1.31	1.32	1.50	1.65
50-59	1.71	1.84	2.07	2.08	2.35	2.58
60-64	2.11	2.19	2.51	2.52	2.84	3.11
65-69	2.40	2.77	3.19	3.23	3.63	3.98
70-79	3.66	4.22	5.17	N/A	N/A	N/A
80+*	6.83	N/A	N/A	N/A	N/A	N/A

\$250 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.68	0.86	1.04	1.08	1.22	1.34
30-39	0.86	1.12	1.31	1.32	1.54	1.68
40-49	1.42	1.65	1.88	1.90	2.16	2.37
50-59	2.44	2.63	2.95	2.97	3.37	3.69
60-64	3.02	3.13	3.57	3.60	4.05	4.44
65-69	3.43	3.95	4.54	4.62	5.19	5.68
70-79	5.24	6.04	7.21	N/A	N/A	N/A
80+*	9.75	N/A	N/A	N/A	N/A	N/A

\$5000 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.39	0.50	0.63	0.66	0.75	0.83
30-39	0.50	0.67	0.79	0.82	0.95	1.05
40-49	0.81	0.98	1.13	1.14	1.32	1.48
50-59	1.40	1.56	1.77	1.79	2.06	2.30
60-64	1.72	1.86	2.16	2.17	2.49	2.78
65-69	1.96	2.35	2.76	2.78	3.19	3.56
70-79	2.99	3.58	4.48	N/A	N/A	N/A
80+*	5.58	N/A	N/A	N/A	N/A	N/A

\$500 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.61	0.77	0.93	0.96	1.10	1.20
30-39	0.78	1.01	1.17	1.20	1.39	1.51
40-49	1.29	1.48	1.70	1.71	1.95	2.13
50-59	2.21	2.37	2.66	2.66	3.03	3.32
60-64	2.71	2.82	3.21	3.23	3.65	4.00
65-69	3.09	3.55	4.10	4.15	4.67	5.12
70-79	4.71	5.42	6.48	N/A	N/A	N/A
80+*	8.78	N/A	N/A	N/A	N/A	N/A

Rates are shown in US dollars and are effective 4/1/2019. Rates are subject to change.
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- 1) a \$25 cancellation fee will apply; and
- 2) only the unused portion of the plan cost will be refunded; and
- 3) only members who have no claims are eligible for premium refund.



Atlas Group America® - For Non-US Citizens traveling to the U.S. (Groups of 25+ People)

\$0 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	1.45	1.86	2.11	2.78	3.15	3.22
30-39	1.96	2.71	3.23	3.61	4.00	4.07
40-49	2.82	3.51	4.04	5.02	5.75	5.87
50-59	4.19	5.29	6.67	7.92	8.70	8.87
60-64	5.24	6.89	9.33	10.65	11.69	11.92
65-69	5.94	7.61	10.43	11.86	12.98	13.23
70-79	8.91	11.40	13.02	N/A	N/A	N/A
80+*	14.03	N/A	N/A	N/A	N/A	N/A

\$1000 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.87	1.11	1.26	1.66	1.89	1.93
30-39	1.17	1.63	1.92	2.17	2.40	2.44
40-49	1.67	2.10	2.41	2.99	3.43	3.50
50-59	2.50	3.15	3.99	4.73	5.19	5.30
60-64	3.13	4.11	5.58	6.37	6.99	7.11
65-69	3.54	4.54	6.22	7.08	7.75	7.91
70-79	5.31	6.81	7.88	N/A	N/A	N/A
80+*	8.37	N/A	N/A	N/A	N/A	N/A

\$100 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	1.28	1.64	1.85	2.46	2.77	2.83
30-39	1.73	2.40	2.85	3.19	3.52	3.59
40-49	2.48	3.09	3.55	4.42	5.06	5.15
50-59	3.69	4.64	5.87	6.97	7.66	7.80
60-64	4.61	6.05	8.22	9.38	10.28	10.48
65-69	5.23	6.70	9.17	10.43	11.42	11.65
70-79	7.84	10.03	11.47	N/A	N/A	N/A
80+*	12.34	N/A	N/A	N/A	N/A	N/A

\$250 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.82	1.04	1.18	1.56	1.76	1.80
30-39	1.10	1.54	1.82	2.03	2.24	2.29
40-49	1.58	1.97	2.26	2.81	3.22	3.29
50-59	2.35	2.96	3.73	4.44	4.87	4.96
60-64	2.94	3.87	5.23	5.97	6.55	6.67
65-69	3.32	4.27	5.84	6.64	7.27	7.41
70-79	4.99	6.39	7.51	N/A	N/A	N/A
80+*	7.85	N/A	N/A	N/A	N/A	N/A

\$250 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	1.11	1.42	1.61	2.12	2.41	2.46
30-39	1.50	2.07	2.47	2.76	3.04	3.11
40-49	2.14	2.69	3.08	3.82	4.38	4.46
50-59	3.20	4.03	5.08	6.04	6.64	6.77
60-64	4.00	5.24	7.11	8.12	8.90	9.08
65-69	4.53	5.80	7.94	9.03	9.89	10.08
70-79	6.78	8.67	9.94	N/A	N/A	N/A
80+*	10.68	N/A	N/A	N/A	N/A	N/A

\$5000 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.65	0.85	0.99	1.33	1.50	1.54
30-39	0.87	1.26	1.53	1.73	1.92	1.95
40-49	1.26	1.62	1.90	2.39	2.75	2.81
50-59	1.86	2.43	3.15	3.77	4.16	4.24
60-64	2.34	3.19	4.41	5.07	5.58	5.70
65-69	2.64	3.52	4.92	5.64	6.20	6.32
70-79	3.98	5.27	6.33	N/A	N/A	N/A
80+*	6.25	N/A	N/A	N/A	N/A	N/A

\$500 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.98	1.25	1.41	1.88	2.13	2.17
30-39	1.31	1.84	2.17	2.42	2.69	2.75
40-49	1.90	2.36	2.72	3.37	3.87	3.94
50-59	2.81	3.55	4.48	5.31	5.86	5.97
60-64	3.52	4.62	6.27	7.16	7.85	8.02
65-69	4.00	5.11	7.00	7.97	8.72	8.89
70-79	5.98	7.67	8.81	N/A	N/A	N/A
80+*	9.44	N/A	N/A	N/A	N/A	N/A

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- 1) a \$25 cancellation fee will apply; and
- 2) only the unused portion of the plan cost will be refunded; and
- 3) only members who have no claims are eligible for premium refund.



Atlas Group International® - For travel outside of the U.S. (Groups of 25+ People)

\$0 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.80	1.01	1.23	1.27	1.45	1.57
30-39	1.01	1.31	1.53	1.56	1.81	1.98
40-49	1.68	1.95	2.24	2.24	2.55	2.80
50-59	2.89	3.10	3.47	3.49	3.98	4.36
60-64	3.55	3.70	4.22	4.24	4.79	5.24
65-69	4.05	4.67	5.36	5.45	6.12	6.72
70-79	6.16	7.12	8.47	N/A	N/A	N/A
80+*	11.52	N/A	N/A	N/A	N/A	N/A

\$100 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.51	0.65	0.78	0.82	0.92	1.01
30-39	0.65	0.84	0.98	1.00	1.16	1.28
40-49	1.07	1.23	1.43	1.45	1.64	1.79
50-59	1.84	1.99	2.23	2.24	2.55	2.80
60-64	2.27	2.37	2.69	2.71	3.07	3.36
65-69	2.58	2.98	3.43	3.49	3.91	4.29
70-79	3.94	4.55	5.48	N/A	N/A	N/A
80+*	7.37	N/A	N/A	N/A	N/A	N/A

\$100 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.71	0.89	1.07	1.12	1.27	1.39
30-39	0.90	1.16	1.36	1.39	1.58	1.73
40-49	1.48	1.71	1.96	1.98	2.24	2.46
50-59	2.54	2.74	3.06	3.09	3.50	3.83
60-64	3.12	3.26	3.72	3.73	4.21	4.61
65-69	3.57	4.11	4.72	4.79	5.39	5.90
70-79	5.44	6.26	7.45	N/A	N/A	N/A
80+*	10.15	N/A	N/A	N/A	N/A	N/A

\$250 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.44	0.57	0.69	0.71	0.81	0.88
30-39	0.57	0.74	0.86	0.88	1.02	1.11
40-49	0.94	1.10	1.24	1.25	1.42	1.56
50-59	1.62	1.73	1.96	1.96	2.22	2.44
60-64	1.99	2.07	2.37	2.38	2.68	2.93
65-69	2.27	2.62	3.01	3.05	3.43	3.76
70-79	3.46	3.99	4.88	N/A	N/A	N/A
80+*	6.45	N/A	N/A	N/A	N/A	N/A

\$250 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.65	0.81	0.99	1.02	1.15	1.27
30-39	0.82	1.05	1.23	1.25	1.45	1.59
40-49	1.34	1.56	1.78	1.79	2.04	2.24
50-59	2.30	2.48	2.79	2.81	3.18	3.49
60-64	2.85	2.96	3.37	3.40	3.83	4.19
65-69	3.24	3.73	4.28	4.36	4.90	5.36
70-79	4.95	5.70	6.81	N/A	N/A	N/A
80+*	9.21	N/A	N/A	N/A	N/A	N/A

\$500 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.37	0.48	0.60	0.62	0.71	0.78
30-39	0.47	0.63	0.75	0.77	0.89	0.99
40-49	0.77	0.93	1.07	1.08	1.25	1.39
50-59	1.32	1.47	1.67	1.69	1.95	2.18
60-64	1.62	1.76	2.04	2.05	2.35	2.63
65-69	1.85	2.22	2.61	2.63	3.01	3.36
70-79	2.82	3.38	4.23	N/A	N/A	N/A
80+*	5.27	N/A	N/A	N/A	N/A	N/A

\$500 Deductible

Maximum Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1 Million	\$2 Million
Age	Daily	Daily	Daily	Daily	Daily	Daily
14d-29y	0.58	0.72	0.88	0.91	1.04	1.13
30-39	0.74	0.95	1.11	1.13	1.31	1.43
40-49	1.22	1.39	1.61	1.62	1.84	2.01
50-59	2.09	2.24	2.51	2.52	2.86	3.14
60-64	2.56	2.66	3.03	3.05	3.44	3.77
65-69	2.92	3.35	3.87	3.92	4.41	4.84
70-79	4.45	5.12	6.12	N/A	N/A	N/A
80+*	8.29	N/A	N/A	N/A	N/A	N/A

Rates are shown in US dollars and are effective 4/1/2019. Rates are subject to change.
Charges will include Surplus Lines taxes and fees when applicable.

*\$10,000 Maximum Limit for age 80 and over.

If for any reason you wish to cancel your policy, you must submit your cancellation request in writing to Tokio Marine HCC Medical Insurance Services Group in order to receive a refund or premium.

Cancellation requests received after the policy effective date will be subject to the following conditions:

- 1) a \$25 cancellation fee will apply; and
- 2) only the unused portion of the plan cost will be refunded; and
- 3) only members who have no claims are eligible for premium refund.