



HCC Medical
Insurance Services
Lloyd's Coverholder

HORIZON
AGENCY, INC.

HCC Medical Insurance Services provides plans that can take your global benefits package far and beyond

▶ Each year millions of individuals depart their home countries for vacations, business travel, international study and missionary travel, to name a few. Many international travelers discover the hard way that their home country's medical insurance policies provide little or no coverage for losses incurred while on international trips or living abroad. Medical treatment away from home can be expensive, and evacuation from a life-threatening situation can cost thousands of dollars more than the cost of the trip abroad. HCC Medical Insurance Services helps take the risk out of international business and leisure travel.



The Benefits of HCC

Comprehensive Plans: HCC Medical Insurance Services offers a variety of plans to meet the needs of today's business and leisure traveler:

- ✓ **The Atlas Series:** Short-term health insurance for individuals traveling abroad
- ✓ **The Atlas Group Series:** Short-term group health insurance for five or more employees traveling abroad
- ✓ **CitizenSecure:** International major-medical and term life insurance for individuals and families
- ✓ **GroupSecure:** Group medical plan for three or more employees working abroad
- ✓ **StudentSecure:** Worldwide health coverage for students pursuing their education abroad

Excellent Customer Care: HCC's service specialists are available 24 hours a day to respond to your employees' questions, and HCC will work with your employee with direct billing to save time and money

Worldwide Network: HCC has an extensive worldwide hospital referrals network and has an extensive international network in more than 130 countries

Competitive Rates: Continued analysis by management and underwriters enables HCC to price products using the most current information

For more information, contact: **Horizon Agency, Inc.**
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