

WORLDWIDE PLATINUM PLUS

Your *Complete* International Health Care Solution!



PETERSEN INTERNATIONAL UNDERWRITERS

Lloyd's Correspondents

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Visit our website to download
our brochures and applications,
or to apply online.

www.piu.org

WORLDWIDE

Features *and* Benefits



Distinguished International Provider Community

Most standard medical plans using a PPO are limited to United States services only. The Worldwide Platinum Plus has an extensive PPO network worldwide! Over 500 facilities and 3,500 providers in over 170 countries stand by to offer you the BEST and most complete health care coverage.

Cashless Access

Most services utilize a cashless processing method. Providers offer members of the Worldwide Platinum Plus program cashless services, when requested in advance.

International 24/7 call center

What good is a PPO network if you cannot find a doctor? Members of the Worldwide Platinum Plus have access to both a live person as well as web access to find access to facilities from general to emergency related.

Emergency Medical Transportation

The Worldwide Platinum Plus has a large network of advisors and air ambulance services ready on short notice.

Second Opinion

Members of the Worldwide Platinum Plus have access to Physician Advisors who can discuss diagnosis and treatments directly with the local physician.

Appointments and Direct Pay

Members can use both the internet and telephone to request an appointment within the PPO network. Finding a local number is not necessary.

Personal Safety Intelligence

Need news alerts delivered to your e-mail? Need to know the local name of a brand name drug? Translation service of medical terms and phrases from various languages?

Added Value

The Worldwide Platinum Plus has no waiting periods, is administered according to HIPPA guidelines, covers acts of terrorism, and has NO pre-certification requirements.

Security

The Worldwide Platinum Plus program is Underwritten through Unicare Life and Health A- [Excellent] rated and administered through HTH Worldwide. PPO network and services provided through HTH Worldwide.





How to Apply

You need a complete application packet, including the application, definitions, and exclusions. This packet is separate from this brochure. You may obtain the application packet either on line at www.piu.org or directly from Petersen International Underwriters.

Once we receive your application, please allow up to 30 days for underwriting. Coverage does not go into effect until either the 1st or the 15th following approval by Underwriters. Final premium and terms will be determined by the underwriting process. Smokers and applicants with various health conditions may be offered coverage at higher rates.

Eligibility

This coverage is for

- US citizens who live outside the USA, or within the United States but within an approved state,
- Foreign nationals living at least 6 months within an approved state

Renewals

Worldwide Platinum Plus is an annually renewable plan and is continuous when renewed. You must continue to meet the plan's eligibility requirements. There are no medical questions at renewal and premium rates do not change based upon your individual medical claim history. Your renewal rate will be the same as all persons renewing in your class.



Coverage ends

Coverage ends the earlier of:

1. The last day of the month you are no longer eligible,
2. The end of the last period for which premium was paid,
3. The date the policy terminates,
4. The date the lifetime maximum has been exhausted,
5. The date fraud or misrepresentation of a material fact by you, except as indicated in the Time Limit of Certain defenses provision.

Pre-existing conditions

The Worldwide Platinum Plus does not cover services for treatment of a medical condition for which medical advice, diagnosis, care or treatment was recommended or received during 180 days preceding the date of coverage.

Conforms to state requirements

If any provision of this coverage is in conflict with state statutes where you reside, it will be amended to conform to the minimum requirements of those statutes.

Two Versions, several Deductible Choices

Coverage with the Worldwide Platinum Plus can be purchased with, or without coverage in the USA when you do not need or desire the coverage within the USA.

Benefit Levels

Worldwide Platinum Plus has three tiers of coinsurance: 100% outside the U.S.; 80% in-network inside the U.S.; 60% out-of-network inside the U.S. Members can review online profiles of participating providers to help them select treatment and coverage options.

The Worldwide Platinum Plus Plan has a \$5,000,000 lifetime maximum and a \$100,000 benefit for emergency medical evacuation that is not subject to a deductible.

Features	Outside U.S.	U.S. (In Network)	U.S. (Outside Network)
Preventive and Office Visits	Insurer Waives Deductible		
Physician Office Visits (Adult)	All except a \$10 copay per visit ¹	All except a \$30 copay per visit	60% to Out-of-Pocket Maximum then 100%
Physician Office Visits (Children 0-18)	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Immunizations, Lab work & X-rays	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Women: (25 and Older) Routine Pap Smears, annual mammogram	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
PSA for Men	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Professional Services	Insurer Pays After Deductible is Met		
Surgery, anesthesia, radiation therapy, in-hospital doctor visits, diagnostic X-ray and lab work.	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Maternity	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Inpatient Hospital Services	Insurer Pays After Deductible is Met		
Surgery, X-rays, in-hospital doctor visits, Organ/Tissue Transplant	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
In-patient medical emergency ²	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Ambulatory and Therapeutic Services	Insurer Pays After Deductible is Met		
Ambulatory Surgical Center	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Ambulance Service	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Accidental Dental	\$1,000 per year, \$200 per tooth	\$1,000 per year, \$200 per tooth	\$1,000 per year, \$200 per tooth
Acupuncture and Chiropractic Services	100% up to \$2000	100% up to \$2000	100% up to \$2000
Durable Medical Equipment	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Infusion Therapy	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Physical/Occupational Therapy	\$30/visit, 12 visits per year	\$30/visit, 12 visits per year	\$30/visit, 12 visits per year
Basic Prescription Drug Benefit	50% of actual charges up to \$500	\$0	\$0
Optional Prescription Drug Benefit	Insurer Waives Deductible		
Subject to \$5,000 Maximum Benefit per Insured Person per Policy Period.	100% of actual charges	Generics: 100% after \$10 copay Brandname: 100% after \$25 copay Injectables: 70%	Generics: 100% after \$10 copay Brandname: 100% after \$25 copay Injectables: 70%
Global Travel Benefits	Insurer Pays Without a Deductible		
Medical Evacuation	Up to \$100,000	n/a	n/a
Repatriation of Remains	Up to \$25,000	n/a	n/a
Accidental Death and Dismemberment	\$50,000	\$50,000	\$50,000

¹ Copay waived when visiting an HTH Worldwide contracted provider

² Emergency room visits that do not result in inpatient admissions will be subject to a \$50 penalty

Participating and Non-participating Providers	Inpatient Benefit	Outpatient Benefit
Mental Health	100% up to 20 days per year	80% up to 30 days per year
Substance Abuse	100% up to 12 days of detox	80% up to 30 days per year





Age	0		250		500		1000		2,500		RX	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Under 25	90	94	78	82	72	76	65	68	53	56	24	27
25-29	90	94	78	82	72	76	65	68	53	56	24	27
30-34	100	130	87	114	81	106	72	95	60	78	27	37
35-39	121	163	106	143	98	132	88	118	73	98	34	46
40-44	153	200	134	175	124	162	111	145	92	120	43	57
45-49	199	238	174	209	161	193	144	173	119	143	56	67
50-54	244	276	214	242	197	223	177	200	147	166	69	77
55-59	319	306	280	268	258	247	231	222	192	184	90	86
60-64	419	357	367	313	339	289	304	259	252	214	117	100
65-69	755	642	661	563	611	520	547	465	453	306	177	150
70-74	1,090	927	955	813	882	751	790	672	655	557	256	217
One Child under Age 1	99		86		80		71		59		27	
One Child 1-17	61		54		49		44		37		17	
2 Children	116		102		94		84		70		33	
3+ Children	165		145		133		120		99		46	

To include coverage within the USA, please multiply the above rates x 2 and then multiply by the area factor shown below (only applies to zip codes shown).

State	Zip	Factor Load	State	Zip	Factor Load	State	Zip	Factor Load	State	Zip	Factor Load	
AL	352	1.03	* FL	346	1.03	* NJ	083	1.12	* NY	110	1.09	
	362	1.03		349	1.12		084	1.09		111-114	1.12	
CA	900-918	1.03	LA	700-701	1.12		085-086	1.18		115	1.09	
	940-949	1.18	MS	395	1.06		087	1.24		116	1.12	
	960	1.12	* NJ	070-073	1.12		088-089	1.09		117-119	1.09	
AZ	864	1.06		074-076	1.09	* NV	889-891	1.06	PA	189-194	1.3	
* FL	330	1.09		077	1.24	* NY	004	1.12		TX	794	1.12
	331-332	1.15		078-079	1.12		005	1.09				
	333	1.09		080	1.27		063	1.09				
	334	1.12		081	1.13		100-108	1.12				
	335-337	1.03		082	1.09		109	1.06				

* Pending State approval - Please inquire with the home office prior to taking an application.

Petersen International Underwriters,
setting the bar for others to reach!



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