Eligibility Requirements

- Home Country is the U.S.; and
- You must be under Age 85 and;
- Enrolled in a Primary Plan*; and
- For Children under age 6, must be enrolled with a parent and;
- Initial purchase must be made in home country prior to departing on trip.

Family Members included in your Plan (if applicable) must be:

- Your spouse; civil union partner or domestic partner age 84 or younger, and/or your eligible child(ren) or other eligible dependent(s)—see Eligible Dependents.
- Resident(s) of the United States.
- Traveling outside the U.S. and scheduled to spend at least 24 hours away from his/her home.

* Primary Plan is a Group Health Benefit Plan, an individual health benefit plan or a governmental health plan designed to be the first payer of claims (such as Medicare) for an Insured Person prior to the responsibility of this Plan. Such plans must have coverage limits in excess of $50,000 per incident or per year to be considered a Primary Plan. PLEASE NOTE: Medicaid and V.A. health plans do not constitute primary health insurance because they are not defined as the first payer of medical claims. The primary plan does not need to be a Blue Cross and/or Blue Shield medical plan in order to be eligible.