



NEW Major Medical Health Insurance Program

Effective February 9th, 2009, YTB is pleased to announce yet another value-added benefit for Travel Site Owners -- a new major medical health insurance program. The YTB Major Medical Insurance Program offers a variety of carrier and plan options. In addition, Travel Site Owners will have access to dedicated benefit specialists that can simplify the research and application process by helping to customize coverage quickly and efficiently.

Plan Options

The YTB Major Medical Insurance Program has dedicated benefit experts available to help Travel Site Owners customize the right individual health plan to meet their specific financial and medical needs.

Plan options include:

- A wide range of deductibles
- Choice of co-insurance levels
- Co-pays for prescription medication & office visits
- National network of physician's & hospitals
- Traditional PPO plans
- Health Savings Accounts
- 2-year rate guarantees with a variety of plan designs

Getting Started

The YTB Major Medical Insurance Program is committed to making the purchase of major medical health insurance as quick and easy as possible for YTB Travel Site Owners. The process is simple:

Step 1 - Travel Site Owner calls the dedicated toll-free number

Step 2 - Benefit Representative performs a full medical and financial analysis to determine which plan design, rates and carriers best meet the Travel Site Owners needs

Step 3 - Benefit Representative begins the application process on behalf of the Travel Site Owner

Step 4 - Upon completion of the application process, a final quote is delivered and each Travel Site Owner is billed directly by selected carrier



**YTB Major Medical
Insurance Program**

*Insurance Program Administered by Lockton Risk Services
Not all plans available in all states*

Let us demonstrate how quickly and efficiently we can customize a plan to meet the specific needs of Travel Site Owners and their families.

Access our online quoting tool by selecting the Health Insurance option in your Travel Portal or call a dedicated YTB Major Medical Insurance Program benefit specialist today at

877.611.5952