



## Welcome

Traveling abroad can be an exciting experience. But what would happen if you became ill or injured while away from home? You have enough to worry about when you are traveling. Don't let your medical coverage be an uncertainty.

Please take a few minutes to look through this guide. It contains a brief summary of your plan benefits. For a complete description, please refer to your Certificate Wording.

## Experienced Plan Administrator

At International Medical Group® (IMG®), we know that the reasons to travel abroad are many and varied - that's why our products are too. Our full-service approach to providing international medical insurance products includes servicing vacationers, those working or living abroad for short or extended periods, people traveling frequently between countries, and those who maintain multiple countries of residence. To meet all of these needs, we have developed a comprehensive range of major medical, life, dental and disability products that can be tailored to meet individual specifications.

But providing insurance products - no matter how comprehensive - is not enough. It's how we administer your benefits and support your international needs that sets us apart. For over 20 years, we have been serving millions of people around the globe with customer service that's second to none. We provide on-site medical staff who are available 24 hours a day for emergencies, multilingual customer service professionals and dedicated claims administrators who process tens of thousands of claims each year from all over the world. We maintain IMG Europe Ltd. to provide the same world-class services abroad, with the added benefits of similar time zones and swift postal delivery. We've set the benchmark for industry service levels by integrating independent credentialing services with in-house, fully owned and operated service divisions. At IMG, we're with you, wherever you go - bringing support for all your insurance needs around the globe - providing you Global Peace of Mind®.

## Locating a Provider

Whenever or wherever you travel within the U.S., it's comforting to know that the extensive Preferred Provider Organization (PPO) Network is there to serve you. The independent PPO includes hundreds of thousands of established, highly qualified physicians and hospitals, including some of the most well-recognized university medical centers and transplant facilities in the U.S.

Additionally, if you are seeking treatment outside the U.S., we provide you access to our International Provider Access<sup>SM</sup> (IPA), a database that includes more than 17,000 highly qualified physicians and facilities that encompass a comprehensive array of specialties to handle any health care emergency.

You can instantly access a list of providers and facilities within the PPO and IPA network online at [www.imglobal.com](http://www.imglobal.com). The directories allow you to search by physician or facility name, specialty, or location.

Our goal is to provide quality medical coverage wherever you may be. The PPO and our IPA enable us to do just that, and our online directories put the information at your fingertips - anytime, anywhere.

*Note: Use of this service is subject to the terms and conditions specified online. These terms must be agreed to prior to using the service. You may access these services by visiting the IMGLOBAL® website, [www.imglobal.com](http://www.imglobal.com).*

# SCHEDULE OF BENEFITS

(All amounts shown are in U.S. dollars)

## PLAN INFORMATION & HIGHLIGHTS

Maximum Limits	\$100,000
Individual Deductible	\$100
Coinsurance - for treatment received within the U.S. & Canada	<p><u>In the PPO Network</u> - The plan pays 90% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit</p> <p><u>Out of the PPO Network</u> - The plan pays 80% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit</p>

## MEDICAL BENEFITS

*Usual, reasonable and customary charges. Subject to deductible and coinsurance.*

Hospital Room and Board	Up to the Maximum Limit for average semi-private room rate
Intensive Care	Up to the Maximum Limit
Medical Expenses	Up to the Maximum Limit
Out-patient Medical Expenses	Up to the Maximum Limit
Local Ambulance	Up to the Maximum Limit
Prescription Drugs	Up to the Maximum Limit
Emergency Room Accident	Up to the Maximum Limit
Emergency Room Illness with In-patient Admission	Up to the Maximum Limit
Emergency Room Illness without In-patient Admission	Up to the Maximum Limit with additional \$250 deductible
Dental - Injury Due to Accident	Up to the Maximum Limit
Dental - Sudden Dental Pain	Up to \$100

## BENEFIT PERIOD:

If a covered injury or illness requires continuing treatment after the Period of Coverage expires, the six-month Benefit Period may provide continued coverage. When the certificate expires, the Company will review the date of initial treatment for the covered injury or illness. If treatment began less than six months before the Period of Coverage expired, benefits for the covered injury or illness will continue subject to the Maximum Limits and the other terms of the plan until there have been six months of continuous coverage for the covered injury or illness.

## INTERNATIONAL EMERGENCY CARE

*When coordinated through the Plan Administrator.*

Emergency Medical Evacuation	Up to \$500,000 lifetime maximum (independent of the Maximum Limit)
Emergency Reunion	Up to \$50,000
Return of Mortal Remains	Up to \$50,000
Return of Minor Children	Up to \$50,000
Political Evacuation	Up to \$10,000
Natural Disaster	\$100 per day for five days
Identity Theft Assistance	Up to \$500 per Period of Coverage

## ADDITIONAL BENEFITS

Terrorism	Up to \$50,000 lifetime maximum
Sports & Activities Coverage	Up to the Maximum Limit for basic sports
Incidental Home Country Coverage	Up to a cumulative two weeks
Common Carrier Accidental Death	\$50,000 to beneficiary; maximum of \$250,000 per family
Accidental Death & Dismemberment	\$25,000 principle sum
Lost Luggage	Up to \$50 per item of personal property; maximum of \$250 per Period of Coverage

# EXCLUSIONS

*Charges for the following services, treatments and/or conditions, among others, are excluded from coverage under the Patriot Group plans.*

1. **A Pre-existing Condition** is defined as any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the three years prior to the effective date of the insurance, whether or not previously manifested or symptomatic, diagnosed, treated, or disclosed prior to the effective date, including any subsequent, chronic or recurring complications or consequences related thereto or arising therefrom.
2. **Treatment or surgeries which are** elective, investigational, experimental or for research purposes.
3. **War, military action, terrorism**, political insurrection, protest, or any act thereof. The Company will not pay for a Political Evacuation if there is a travel advisory in effect on or within six (6) months prior to the Insured Person's date of arrival in the Host Country.
4. **Immunizations and routine** physical exams.
5. **Treatment of Temporomandibular Joint** or dental treatment, except as expressly provided for in the certificate of insurance.
6. **Venereal disease, AIDS virus**, AIDS related illness, ARC Syndrome, or AIDS, and the cost of testing for these conditions, and charges for treatment or surgeries which are incurred by any Insured who was HIV+ at time of enrollment into this insurance.
7. **Pregnancy, childbirth, birth control**, artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof, or abortion.
8. **Injury sustained while participating** in amateur or professional sports or other athletic activity which is organized and/or sanctioned, or which involves regular or scheduled practices, games or competition. The following hazardous activities are excluded unless the Adventure Sports Rider is purchased: abseiling, aviation (except when traveling as a passenger in a commercial aircraft), BMX, bobsleigh, bungee jumping, canyoning, caving, high diving, hang gliding, heli-skiing, hot air ballooning, inline skating, jet skiing, kayaking, mountain biking, paragliding, paracending, rappelling, rock climbing, sky diving, snow skiing, snowboarding, snowmobiling, spelunking, surfing, trekking, wind-surfing and whitewater rafting.  
  
Racing of any kind, BASE jumping, mountaineering, climbing or trekking above elevation 4500 meters above ground level or without proper ropes or guides; luge, motocross, Moto-X, rodeo activity, ski jumping, whitewater rafting exceeding Class V difficulty, scuba below 10 meters; and/or adventure sports not expressly covered hereunder are excluded regardless of which plan or rider is selected.
9. **Vision or ear tests** and the provision of visual or hearing aids.
10. **Vocational, recreational**, speech or music therapy.
11. **Treatment while confined** primarily to receive custodial care, educational or rehabilitative care, or nursing services.
12. **Charges, injuries and/or illnesses** resulting or arising from or occurring during the commission or continuing perpetration of a violation of law by the insured, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations.
13. **Treatment for, and injuries** and/or illnesses resulting or arising from, substance abuse or drug addiction.
14. **Injury and/or illness** resulting or arising from being under the influence of alcohol or drugs; and injury or illness resulting from operating any type of vehicle after consuming any alcohol or drugs.
15. **Willful self-inflicted** injury or illness.
16. **Treatment required as** a result of or arising from complications from a treatment or condition not covered under the certificate.
17. **Any services or supplies** performed or provided by a relative of the Insured or provided at no cost to Insured.
18. **Treatment for mental** and nervous disorders.
19. **Organ or tissue transplants** or related services.
20. **Illness or injury where** the trip to the host country is undertaken for treatment or advice for such illness or injury, except as expressly provided for in the certificate of insurance.
21. **Treatment incurred as** a result of or arising from exposure to nuclear radiation, and/or radioactive material(s).

*This brochure contains only a consolidated and summary description of all current Patriot Group Travel Medical Insurance benefits, conditions, limitations and exclusions. A certificate containing the complete Certificate Wording with all terms, conditions and exclusions will be included in the fulfillment kit. IMG reserves the right to issue the most current Certificate Wording for this insurance plan in the event this application and/or brochure has expired, is modified, or is replaced with a newer version. Current Certificate Wordings are available upon request.*

***This is only a summary of benefits. For complete description of all terms and conditions, including covered eligible expenses and exclusions please refer to the Certificate of Insurance contained in your Fulfillment Kit.***

# CLAIMS PROCEDURE

## Precertification, Emergency Evacuation and Repatriation Call:

**IMG Phone:** 1.800.628.4664  
(In the U.S.)

or 1.317.655.4500

001.317.655.4500 (Outside the U.S.)  
(collect if necessary).

This information is also located on  
your ID card.

## Mail Completed Claim Forms To:

International Medical Group  
P.O. Box 88500

Indianapolis, IN 46208-0500 USA

## IMG May Also be Contacted:

**Fax:** 1.317.655.4505

**E-mail:** [insurance@imglobal.com](mailto:insurance@imglobal.com)

All IMG contact numbers, claim  
forms and Certificate Wordings are  
included in the fulfillment kit.

## Precertification

Each proposed hospital admission, in-patient or out-patient surgery, and other procedures as noted in the Certificate Wording must be Precertified for medical necessity, which means the insured person or their attending physician must call the number listed on the IMG Identification Card prior to admittance to a hospital or performance of a surgery. In case of an Emergency Admission, the Precertification call must be made within 48 hours of the admission, or as soon as reasonably possible. If a hospital admission or a surgery is not Precertified, eligible claims and expenses will be reduced by 50%. Precertification is not an assurance of coverage, a verification of benefits, or a guarantee of payment. All medical expenses must meet usual, reasonable, customary, and eligible payment guidelines. Please refer to the Certificate Wording for full details of the Precertification requirements.

**Note:** An insured person may begin the Precertification process through MyIMG or the Client Resources section of our website, [www.imglobal.com](http://www.imglobal.com). Simply look for the Precertification option. You will be asked to provide information, which can then be submitted electronically to IMG. Once we have confirmed receipt of your request, our utilization management and review team will review the information provided and respond to the insured person or the provider within 2 business days. Please note that this online service will only initiate the Precertification process, and it should not be used to precertify emergency admissions, procedures, or evacuations.

## Claim Payment

All benefits payable under this program are subject to the provisions as contained in the Certificate Wording and certificate of coverage. To make claim processing efficient, claims may be paid in two ways.

1. Eligible claims that have been paid by or on behalf of the Insured Person will be reimbursed directly by check to the Insured Person.
2. Eligible claims that have not yet been paid by the Insured Person will, at the option of IMG, be paid either to the Insured Person or directly to the provider.

## How to File a Claim

If you have received treatment and need to be reimbursed for out-of-pocket medical expenses, complete a Claim Form and submit your original itemized bills and paid receipts within 90 days. We will reimburse your eligible medical expenses after applying the deductible and coinsurance. The claim form can be downloaded from the client resources section of our website, [www.imglobal.com](http://www.imglobal.com), within the Forms Library.

Please remember to submit your bills and receipts as soon as you receive them. Do not hold them until the end of the year. IMG will apply eligible medical expenses to your deductible and coinsurance throughout the year.