



Patriot Travel Medical Insurance®

Short-term travel medical insurance for individuals, families and groups

WWW.IMGLOBAL.COM





Patriot Travel
Medical Insurance



WHY IMG?

For more than 25 years, International Medical Group® (IMG®) has provided global benefits and assistance services to millions of members in almost every country. We're committed to being there with our members wherever they may be in the world, providing them Global Peace of Mind®. With 24/7 worldwide assistance and medical management services, multilingual claims administrators and highly trained customer service professionals, IMG delivers the insurance products international members need, backed by the services they want.



Global Family of Companies. IMG's global family of companies includes AkesoCareSM, Global Response Ltd., IMG-Stop LossSM and International Medical Administrators, Inc.



Financial Stability. Our globally recognized underwriters, A-rated Sirius International Insurance Corporation (publ) and certain underwriters at Lloyd's, offer the financial security and reputation demanded by international consumers.



Service Without Obstacles. With a team of international, multilingual specialists, we are accustomed to working in multiple time zones, languages and currencies. Our global reach means we can work without barriers.



Accessible Technology. Log on to the secure, 24-hour online portal, MyIMGSM, to submit and view your claims, manage your account, search for providers, Live Chat with representatives and more.



International Provider AccessSM (IPA). In addition to our expansive PPO network available for treatment received within the U.S., our proprietary IPA network of more than 17,000 accomplished physicians and facilities allows you to access quality care worldwide. Our direct billing arrangements can also ease the time and upfront expense at select providers.



International Emergency Care. When you're away from home and a medical emergency occurs, you may not be able to wait for regular business hours. With our on-site medical staff, you have 24-hour access to highly qualified coordinators of emergency medical services and international treatment.



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WHY PATRIOT TRAVEL?

International travel can quickly turn into a frightening situation if you're not prepared for a medical emergency. Most travelers assume they will be covered by their standard medical plan, but that isn't the case. While traditional plans may offer adequate domestic coverage, they are not designed for international travel. Without even realizing it, you may be putting your health at risk.

Don't let your medical coverage be an uncertainty. Travel with one of IMG's two Patriot Travel Medical Insurance® plans so you can spend more time enjoying your international experience and less time worrying about medical coverage.

- Patriot International® provides coverage for U.S. citizens traveling outside of the U.S., with coverage for brief returns to the U.S.
- Patriot America® provides coverage for non-U.S. citizens traveling outside of their home country.

Both plans are available for individuals, families and groups for a minimum of five days up to a maximum of two years, and offer a complete package of international benefits.

ADDITIONAL WORLD-CLASS SERVICES

■ MyIMGSM

Service at your fingertips — that's what MyIMG provides. MyIMG is a proprietary online service located at myimg.imglobal.com that provides you information and tools to manage your IMG accounts anytime, anywhere. Our service centers in the U.S. and Europe are available to assist with emergencies 24 hours a day, and through MyIMG you have immediate access to important tools and resources. Some features include:

- » Submission and management of claims
- » Access to Explanations of Benefits (EOBs)
- » Initiate pre-certification
- » Access Customer Care via Live Chat, email or telephone
- » Locate a provider
- » Recommend a provider/facility
- » Obtain ID cards and other insurance documents

■ Universal Rx Pharmacy Discount Savings

This discount savings program allows you to purchase prescriptions at one of over 35,000 participating pharmacies in the U.S. and receive the lower of **1)** Universal Rx contract price or **2)** the pharmacy regular retail price. *This program is not insurance coverage; it is purely a discount program.*

SCHEDULE OF BENEFITS

The following is a summary schedule of benefits for eligible medical expenses.
Benefits are subject to maximums, deductible and coinsurance, unless otherwise noted.

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Maximum Limits options	\$50,000, \$100,000, \$500,000, \$1,000,000, \$2,000,000 (U.S. citizens only)
Individual Deductible options	\$0, \$100, \$250, \$500, \$1,000, \$2,500
Coinsurance - for treatment received outside of the U.S.	No Coinsurance (0%)
Coinsurance - for treatment received within the U.S.	In the PPO Network - 10% of eligible expenses up to \$5,000, then 0% Out of the PPO Network - 20% of eligible expenses up to \$5,000, then 0%
Continuation of Treatment Period	Six months per injury or illness
Incidental Home Country Coverage	Up to 14 days
End of Trip Home Country Coverage	One month for every six months of travel coverage purchased, up to a maximum of two months. (Individual plan only)
Hospital Room and Board	Average semi-private room rate up to the maximum limit. Includes nursing service.
Intensive Care	Up to the maximum limit
Surgery	Up to the maximum limit
Physician Visits	Up to the maximum limit
Diagnostic Procedures	Up to the maximum limit
Prescription Medication	Up to the maximum limit
Home Nursing Care	Up to the maximum limit
Local Ambulance Expense	Up to the maximum limit
Emergency Room	Up to the maximum limit. Additional \$250 deductible if not admitted as an inpatient.
Dental Emergency	Up to maximum limit for treatment due to an accident. \$100 maximum limit for treatment of unexpected pain to sound natural teeth.



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SCHEDULE OF BENEFITS (CONTINUED)

Emergency Medical Evacuation	Up to \$500,000 lifetime maximum (independent of the maximum limit). Not subject to deductible.
Emergency Reunion	Up to \$50,000 lifetime maximum
Return of Mortal Remains or Cremation/Burial	Up to \$50,000 for return of mortal remains or \$5,000 for cremation/burial. Not subject to deductible.
Return of Minor Children	Up to \$50,000. Not subject to deductible.
Political Evacuation	Up to \$10,000. Not subject to deductible.
Natural Disaster	Up to \$100 per day and five days for accommodations. Not subject to deductible.
Terrorism	Up to \$50,000 lifetime maximum. Not subject to deductible.
Sudden and Unexpected Recurrence of a Pre-Existing Condition - Medical (for U.S. citizens only)	Up to age 65 with primary health plan: URC up to maximum limit. Up to age 65 without primary health plan: \$20,000 lifetime maximum. Age 65+: \$2,500 lifetime maximum.
Sudden and Unexpected Recurrence of a Pre-existing Condition - Emergency Medical Evacuation (for U.S. citizens only)	Up to age 65: \$25,000 maximum limit
Hospital Indemnity	Up to \$100 per overnight (up to a maximum of 10 overnights). Not subject to deductible.
Common Carrier Accidental Death	\$50,000 per insured person and \$250,000 maximum limit per lifetime and per family. Not subject to deductible.
Accidental Death & Dismemberment	\$25,000 principal sum. Not subject to deductible.
Identity Theft Assistance	Up to \$500. Not subject to deductible.
Trip Interruption	Up to \$5,000. Not subject to deductible.
Lost Luggage	Up to \$50 per item; maximum of \$250. Not subject to deductible.



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OPTIONAL COVERAGE

Patriot Travel Medical Insurance offers several optional coverages. You may review and choose any from the following list that meet your needs. To apply, simply add in the appropriate information and premiums, as outlined in the application, into the calculation for the total premium due. Please note: With the exception of the Enhanced AD&D Rider and the Chaperone/Faculty Leader Replacement Riders, optional riders apply to all individuals listed on the Application.

	<u>Age</u>	<u>Lifetime Maximum</u>
Adventure Sports Rider <i>(available to Insureds through age 64)</i>	0 - 49	\$50,000
	50 - 59	\$30,000
	60 - 64	\$15,000
Enhanced AD&D Rider <i>(available to the primary Insured on individual plans only)</i>		Up to an additional \$400,000
Citizenship Return Rider		Up to the maximum limit (U.S. citizens have a 60-day maximum)
Evacuation Plus Rider <i>(available to Insureds up to age 65 on individual plans only)</i>		Non-life-threatening medical evacuation: Up to a maximum of \$25,000. Natural disaster evacuation: Up to a maximum of \$5,000.
Chaperone/Faculty Leader Replacement Rider <i>(available on group plans only)</i>		Up to \$3,000 for round-trip economy airline ticket

ELIGIBILITY

Patriot Travel Medical Insurance is available for U.S. citizens and permanent residents traveling outside of the United States with coverage for brief returns to the U.S., and for non-U.S. citizens traveling outside of their home country. For those under 65 years of age and visiting the U.S., your initial Period of Coverage must begin within six months of arrival in the U.S. For those 65 years of age and older, it must begin within 30 days of arrival. These requirements will be waived with proof of previous valid international medical coverage. Prior U.S. domestic health care coverage does not meet this eligibility requirement. Please provide the name of your international insurance carrier on the Application. If you are not in the U.S. at the time of application, please indicate your expected date of arrival on your Application Form.

ENROLLMENT

To apply, simply complete and return the Application. If you are applying as a family, you may include yourself, your spouse and dependents on one Application. If you have dependents who are 18 years of age or older, you must complete a separate application for those individuals. If approved, you will receive a fulfillment kit, which includes an identification card, declaration of insurance and a Certificate Wording containing a complete description of benefits, exclusions and terms of the plan.

RENEWAL AND EXTENSIONS

Subject to the terms of the plan, Patriot Travel Medical Insurance can be extended for a minimum of five days up to a 365-day period, until reaching a maximum of 24 continuous months. Prior to the end of each period of coverage purchased, you will receive renewal information. You have the option to renew online or you may complete a paper renewal form. Each insured person must only satisfy one deductible and coinsurance within each 12-month period of coverage.

IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): *This insurance is not subject to and does not provide benefits required by PPACA. As of January 1, 2014, PPACA requires U.S. citizens, U.S. nationals and certain U.S. residents to obtain PPACA-compliant insurance coverage unless they are exempt from PPACA. Penalties may be imposed on persons who are required to maintain PPACA-compliant coverage but do not do so. Eligibility to purchase, extend or renew this product, or its terms and conditions, may be modified or amended based upon changes to applicable law, including PPACA. Please note that it is an insured person's sole and exclusive responsibility to determine the insurance requirements applicable to them, and the Company and IMG shall have no liability whatsoever, including for any penalties a person may incur, for failure to obtain coverage required by any applicable law including, without limitation, PPACA. For information on whether PPACA applies to you or whether you are eligible to purchase Patriot Travel Medical Insurance, please see IMG's Frequently Asked Questions at www.imglobal.com/en/client-resources/PPACA-FAQ.aspx.*



Patriot Travel
Medical Insurance
Your No. 1 choice for worry-free travel.



Global Peace of Mind®



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Producer Contact Information

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This invitation to inquire allows eligible applicants an opportunity to seek information about the insurance offered and is limited to a brief description of any loss for which benefits may be payable. Benefits are offered as described in the insurance contract. Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations and exclusions in the insurance contract.

Certain contracts do contain a pre-existing condition exclusion and do not cover losses or expenses related to a pre-existing condition.

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