



Patriot America Plus

medical insurance and travel protection for non-U.S. citizens

Why Consider International Travel Medical Insurance?

Traveling abroad can be an exciting experience, but what would happen if you became ill or injured while away from home? Your experience can quickly turn frightening if you're not prepared for a medical emergency.

Whether your trip takes you abroad for a few weeks or a year, your trip should be an enjoyable one. You have enough to worry about when you're traveling. Don't let your medical coverage be an uncertainty. International Medical Group® (IMG®) has developed Patriot America Plus to provide you, your group, and your dependents traveling with you Coverage Without Boundaries®. The plan offers a complete package of international travel insurance benefits available 24 hours a day.

Patriot America Plus

Patriot America Plus provides coverage for non-U.S. citizens traveling outside their home country. The plan offers a complete package of international benefits available 24 hours a day to individuals, families, and groups of five or more travelers. The plan provides a wide range of plan maximum limits and deductible options, and it is available for a minimum of 5 days up to a maximum of two years, in accordance with the terms of the insurance contract.

Additionally, the plan offers excellent benefits and services to meet your global travel needs. You have access to international, multilingual customer service centers, claims administrators who process claims from all over the world, handling virtually every language and currency, and 24 hour access to highly qualified coordinators of emergency medical services and international treatment.

A Unique, Full-Service Approach

At IMG, we know that the reasons to travel abroad are many and varied - that's why our services are designed to provide you with the assistance you need no matter where you are. Our goal is to provide you with Coverage Without Boundaries. By providing global products and services to vacationers, those working or living abroad for short or extended periods, people traveling frequently between countries, and those who maintain multiple countries of residence, IMG is the single resource for all your international travel medical insurance needs.

Our service and support sets us apart. Since 1990, we've served more than a million people around the globe - always focused on the specific needs of each individual. 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 there with you, wherever you go - bringing support for all your insurance needs around the globe - providing you Global Peace of Mind®.



Global Peace of Mind®

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Patriot America Plus - Summary of Benefits

Maximum Limits	\$50,000, \$100,000, \$500,000
Individual Deductible	\$0, \$100, \$250, \$500, \$1,000, \$2,500
Coinsurance - for treatment received outside the U.S. & Canada	No Coinsurance
Coinsurance - for treatment received within the U.S. & Canada	<u>In the PPO Network</u> - The plan pays 90% of eligible medical expenses up to \$5,000, then 100% <u>Out of the PPO Network</u> - The plan pays 80% of eligible medical expenses up to \$5,000, then 100%
Continuation of Treatment Period	Earlier of 6 months per Injury or Illness or upon return to Home Country
My/IMG SM	24 hour secure access from anywhere in the world to manage your account at anytime
World-class Medical Benefits	Coverage available for eligible inpatient and outpatient medical expenses
International Emergency Care	A wide range of international emergency benefits available including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more

INPATIENT/OUTPATIENT BENEFITS	
<i>Subject to the coinsurance and deductible when applicable and Usual, Reasonable, and Customary (URC)</i>	
Hospital Room and Board	URC average semi-private room rate
Intensive Care Unit	URC
Eligible Medical Expenses	URC
Acute Onset of Pre-existing Condition prior to age 70 - Medical Expenses	URC
Local Ambulance	URC
Prescription Medication	URC
Emergency Room Accident	URC
Emergency Room Illness with In-patient Admission	URC
Emergency Room Illness without In-patient Admission	URC with additional \$250 deductible
Dental - Treatment related to an Accident	URC
Dental - Emergency	\$100 maximum
Hospital Daily Indemnity	\$100 per overnight, up to a maximum of 10 overnights
Terrorism	\$50,000 lifetime maximum
Recreational Sports & Activities	URC for non-organized, non-contact, and non-collision activities

Patriot America Plus - Summary of Benefits *(continued)*

EVACUATION BENEFITS <i>Not subject to a deductible or coinsurance.</i>	
Emergency Medical Evacuation	\$500,000 lifetime maximum (independent of the Maximum Limit)
Acute Onset of Pre-existing Condition prior to age 70 - Emergency Medical Evacuation	\$25,000 lifetime maximum
Emergency Reunion	\$50,000 lifetime maximum
Return of Mortal Remains or Cremation/Burial	\$50,000 for Return of Mortal Remains or \$5,000 for Cremation/Burial
Return of Minor Children	\$50,000 lifetime maximum
Political Evacuation	\$10,000 lifetime maximum

ADDITIONAL BENEFITS <i>Not subject to a deductible or coinsurance.</i>	
Incidental Trips	Up to a cumulative two weeks
End of Trip Home Country Coverage	One month for every six months of continuous coverage, up to two months maximum
Trip Interruption	\$5,000 maximum
Common Carrier Accidental Death	\$50,000 to beneficiary; maximum of \$250,000 per family
Accidental Death & Dismemberment	\$25,000 principal sum
Lost Luggage	\$50 per item; maximum of \$250
Natural Disaster	\$100 per day for five days maximum
Identity Theft	\$500 maximum

OPTIONAL RIDERS <i>Other than the Enhanced AD&D Rider, optional riders can be requested and apply to all eligible individuals listed on the Application.</i>		
Adventure Sports Rider <i>(available to insureds up to age 65)</i>	<u>Age</u> 0 - 49 50 - 59 60 - 64	<u>Lifetime Maximum</u> \$50,000 \$30,000 \$15,000
Enhanced AD&D Rider <i>(available to the primary insured only)</i>	Up to an additional \$400,000	
Citizenship Return Rider	Up to the Maximum Limit	
Evacuation Plus Rider <i>(available to insureds up to age 65)</i>	Non Life-threatening Medical Evacuation: Up to a maximum of \$25,000. Natural Disaster Evacuation: Up to a maximum of \$5,000	

Patriot America Plus - Individual Premium Rates

One Month Rates			
Age	Maximum Limit Options		
	\$50,000	\$100,000	\$500,000
18-29	\$42	\$52	\$66
30-39	\$55	\$70	\$88
40-49	\$82	\$101	\$135
50-59	\$120	\$155	\$190
60-64	\$152	\$196	\$233
65-69	\$173	\$234	\$254
70-79	\$235	N/A	N/A
80+*	\$407*	N/A	N/A
Dep. Child	\$38	\$46	\$60
Individual Child	\$42	\$52	\$66

**80+ individuals are limited to a \$10,000 Maximum Limit*

Daily Rates			
Age	Maximum Limit Options		
	\$50,000	\$100,000	\$500,000
18-29	\$1.35	\$1.70	\$2.15
30-39	\$1.80	\$2.25	\$2.85
40-49	\$2.65	\$3.25	\$4.35
50-59	\$3.90	\$5.00	\$6.15
60-64	\$4.90	\$6.30	\$7.50
65-69	\$5.60	\$7.55	\$8.20
70-79	\$7.60	N/A	N/A
80+*	\$13.15	N/A	N/A
Dep. Child	\$1.25	\$1.50	\$1.95
Child Alone	\$1.35	\$1.70	\$2.15

**80+ individuals are limited to a \$10,000 Maximum Limit*

Enhanced AD&D Rider *	
Additional AD&D Coverage	Monthly Rate
\$100,000	\$8
\$200,000	\$16
\$300,000	\$24
\$400,000	\$32

**Available to the primary insured only. Available to insureds that are applying for 3 months of Patriot America Plus coverage. Premium is charged in whole month increments.*

New premium rates per Insured Person effective May 12, 2015 for eligible individuals whose applications are approved by IMG. IMG reserves the right to assess the most current rates at the time of the effective date in the event these rates expire, are modified, or are replaced. Rates include premium tax where applicable.

Patriot America Plus - Group Premium Rates

One Month Rates			
Age	Maximum Limit Options		
	\$50,000	\$100,000	\$500,000
18-29	\$38	\$47	\$59
30-39	\$50	\$63	\$79
40-49	\$74	\$91	\$122
50-59	\$108	\$140	\$171
60-64	\$137	\$176	\$210
65-69	\$156	\$211	\$229
70-79	\$212	N/A	N/A
80+*	\$366	N/A	N/A
Dep. Child	\$34	\$41	\$54
Child Alone	\$38	\$47	\$59

**80+ individuals are limited to a \$10,000 Maximum Limit*

Daily Rates			
Age	Maximum Limit Options		
	\$50,000	\$100,000	\$500,000
18-29	\$1.20	\$1.50	\$1.90
30-39	\$1.60	\$2.05	\$2.55
40-49	\$2.40	\$2.95	\$3.90
50-59	\$3.50	\$4.50	\$5.50
60-64	\$4.40	\$5.70	\$6.75
65-69	\$5.00	\$6.80	\$7.40
70-79	\$6.80	N/A	N/A
80+*	\$11.80	N/A	N/A
Dep. Child	\$1.10	\$1.35	\$1.75
Child Alone	\$1.20	\$1.50	\$1.90

**80+ individuals are limited to a \$10,000 Maximum Limit*

Enhanced AD&D Rider *	
Additional Coverage	Monthly Rate
\$100,000	\$8
\$200,000	\$16
\$300,000	\$24
\$400,000	\$32

**Available to the primary insured only. Available to insureds that are applying for 3 months of Patriot America Plus coverage. Premium is charged in whole month increments.*

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Patriot America Plus - Services

MyIMGSM

Service at your fingertips anytime, anywhere - that's what MyIMG provides. MyIMG is our proprietary online service that allows you to access information and manage your IMG accounts, 24 hours a day, seven days a week, from anywhere in the world. Our service centers in the U.S. and Europe are always available to help or handle emergencies 24 hours a day, but through MyIMG you have immediate access to a wealth of information about your account and can manage routine areas to help you save time when you may need it most. Some features include:

- » Get explanation of benefits
- » Initiate precertification
- » Obtain certificate documents
- » Locate a provider
- » Recommend a provider/facility
- » Request or print ID cards
- » Submit claims online

Locating a Provider

You may seek treatment with the hospital or doctor of your choice. When seeking treatment in the U.S., you have access to the Preferred Provider Organizations (PPO), which are separately organized networks of hundreds of thousands of established, highly qualified health care physicians and many well-recognized hospitals in the U.S. You can quickly search the network through MyIMG. Additionally, to help you locate health care providers outside the U.S., IMG provides its online International Provider AccessSM (IPA), a database of over 17,000 providers.

Akeso Care Management[®] (ACM[®])

The ability to access quality health care is of paramount importance when a medical emergency arises abroad. To coordinate care and provide U.S. and internationally based medical management services, IMG formed ACM, a URAC accredited, on-site specialized division devoted entirely to medical management. ACM's clinical members are experts at assessing the need for services and ensuring those services are delivered in a timely, cost-effective manner.



From routine medical care to complex case management, from check-ups to emergency medical evacuations, ACM is there for you. They are committed to patient protection and empowerment, quality operations and provider compliance. This translates into better care for you - around the world, around the clock.

Universal Rx Pharmacy Discount Savings

This is a discount savings program available to every insured of the Patriot America Plus plan. This program allows card holders 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 *discount* program is not insurance. It is purely a discount program available to insureds in the Patriot America Plus plans. Use of the discount card does not guarantee that medication is covered or will be reimbursed under the insurance plan.

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This invitation to inquire allows eligible applicants an opportunity to inquire further 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. The contract does contain a pre-existing condition exclusion and does not cover losses or expenses related to a pre-existing condition.

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