



Patriot America *Plus*



TRAVEL MEDICAL INSURANCE FOR NON-U.S. RESIDENTS
TRAVELING TO THE USA



WWW.IMGLOBAL.COM



WHY IMG?



For almost 30 years, IMG has provided global benefits and assistance services to millions of members in nearly every country. We're committed to being there with our members wherever they may be in the world, delivering Coverage Without Boundaries®. With 24/7 medical management services, multilingual claims administrators and highly trained customer service professionals, IMG is confident in its ability to provide the products international members need, backed by the services they want.



GLOBAL SUPPORT. With offices and partners across the globe, IMG provides the support you need, when you need it. In fact, it is our corporate mission to be there to protect and enhance your health and well-being.



FINANCIAL STABILITY. Owned by Sirius International Insurance Group — an A-rated, \$2.6 billion global enterprise — IMG offers 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 the 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.

WHY YOU NEED TRAVEL MEDICAL INSURANCE

Accidents and emergencies happen — and when they do, you wouldn't want to be hundreds or thousands of miles away from home without the proper coverage.

Most people assume they will be covered by their standard health insurance when they travel internationally, but that isn't always 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 IMG's Patriot America® Plus so you can spend more time enjoying your international experience and less time worrying about your medical coverage.

WHY CHOOSE IMG'S PATRIOT AMERICA PLUS

Patriot America Plus provides coverage for non-U.S. residents traveling to the United States. 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. The plan is available for trips of five days up to two years.



PLAN INFORMATION & HIGHLIGHTS

Maximum Limit Per Period of Coverage Options	\$10,000, \$50,000, \$100,000, \$500,000
Individual Deductible options	\$0, \$100, \$250, \$500, \$1,000, \$2,500
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 Health Care	Up to the maximum limit
Emergency Local Ambulance	Up to the maximum limit
Durable Medical Equipment	Up to the maximum limit
Emergency Dental Treatment	\$300 maximum limit due to dental accident or unexpected pain to sound natural teeth
Traumatic Dental Injury <i>Treatment at a hospital due to an accident</i>	Up to the period of coverage maximum limit Subject to deductible and coinsurance Additional treatment for the same injury rendered by a dental provider will be paid at 100%
Emergency Medical Evacuation <i>Must be approved in advance and coordinated by the company</i>	\$1,000,000 maximum limit. Not subject to deductible.
Emergency Reunion <i>Must be approved in advance by the company</i>	\$50,000 maximum limit. Not subject to deductible.
Return of Minor Children <i>Must be approved in advance by the company</i>	\$50,000 maximum limit. Not subject to deductible.
Return of Mortal Remains or Cremation/Burial <i>Must be approved in advance by the company</i>	\$50,000 maximum limit for return of mortal remains or ashes to country of residence, or \$5,000 maximum limit for cremation or local burial at the place of death. Not subject to deductible.
Political Evacuation <i>Must be approved in advance by the company</i>	\$10,000 maximum limit. Not subject to deductible.

All coverage and benefits in this Policy are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided. Eligible medical expenses are limited to usual, reasonable and customary.

PATRIOT AMERICA PLUS - SUMMARY OF BENEFITS (CONTINUED)

Natural Disaster	\$250 per day and maximum limit of five days for accommodations. Not subject to deductible.
Accidental Death & Dismemberment	\$25,000 principal sum. Not subject to deductible
Common Carrier Accidental Death	\$50,000 per insured person, \$250,000 maximum limit per lifetime per family. Not subject to deductible.
Trip Interruption	\$5,000 maximum limit. Not subject to deductible.
Lost Luggage	\$50 per item, \$250 maximum limit. Not subject to deductible.
Hospital Indemnity	\$100 per overnight inpatient confinement, maximum limit of 10 overnights. Not subject to deductible.
Identity Theft	\$500 maximum limit. Not subject to deductible.
Terrorism	\$50,000 maximum limit. Not subject to deductible.
Incidental Trips to Home Country <i>Insured person's country of residence is not the U.S.</i>	14 consecutive days maximum limit
Incidental Emergency Coverage in the U.S. (Patriot International Only)	14 consecutive days maximum limit. Available only for a covered emergency medical evacuation, or an emergency injury or illness that manifested during travel through the United States to or from the host country.
Coinsurance - for treatment received outside of the U.S.	No coinsurance (0%)
Coinsurance - for treatment received within the U.S.	In the PPO network - Company pays 100% Out of the PPO network - Company pays 80% of eligible expenses up to \$5,000, then 100%
Pre-Certification	Fifty percent (50%) reduction of eligible medical expenses if pre-certification provisions are not met.

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PATRIOT AMERICA PLUS - SUMMARY OF BENEFITS (CONTINUED)

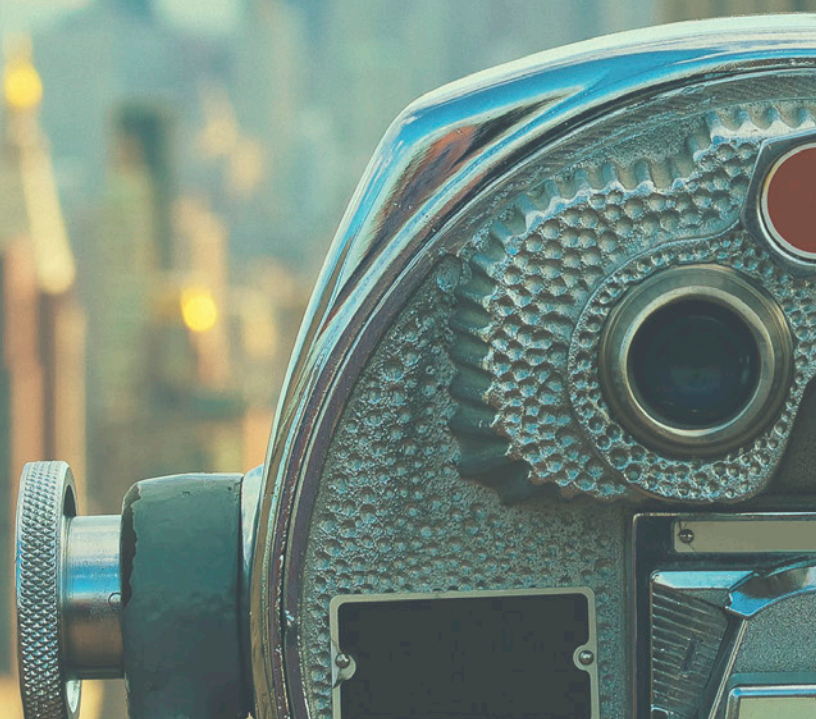
Acute Onset of a Pre-existing Condition	Under 70 years of age: Up to period of coverage maximum limit
Acute Onset of a Pre-existing Condition - Emergency Medical Evacuation	Under 70 years of age: \$25,000 maximum limit
Urgent Care	\$25 co-pay. Co-pay is not applicable when the \$0 deductible is selected. Not subject to deductible
Walk-in Clinic	\$15 co-pay. Co-pay is not applicable when the \$0 deductible is selected. Not subject to deductible
Physical Therapy <i>Medical order or treatment plan required</i>	Up to the maximum limit
Hospital Emergency Room: International	Deductible waived
Hospital Emergency Room: United States	Injury not subject to emergency room deductible Illness: Subject to a \$250 deductible for each emergency room visit for treatment that does not result in direct inpatient hospital admission
Interfacility Ambulance Transfer <i>Transfer from one licensed health care facility to another licensed health care facility resulting in an inpatient hospital admission</i>	Company pays 100%
Personal Liability <i>Secondary to any other insurance</i>	Combined maximum limit: \$10,000 Injury to a third person: \$100 per injury deductible Damage to a third person's property: \$100 per damage deductible No coverage for injury to a related third party or damage to related third person's property

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TRAVEL MEDICAL INSURANCE
FOR NON-U.S. RESIDENTS
TRAVELING TO THE USA



PATRIOT AMERICA PLUS - INDIVIDUAL PREMIUM RATES

Rates are based on a \$250 deductible

MONTHLY 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
Dependent Child	\$38	\$46	\$60
Individual Child	\$42	\$52	\$66

*Individuals age 80+ 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
Dependent Child	\$1.25	\$1.50	\$1.95
Individual Child	\$1.35	\$1.70	\$2.15

*Individuals age 80+ 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 on individual plans only. Available to insureds who are applying for three months of Patriot America Plus coverage. Premium is charged in whole-month increments.

ADDITIONAL DEDUCTIBLE OPTIONS						
Deductible	\$0	\$100	\$250	\$500	\$1,000	\$2,500
Rate Factor	1.25	1.10	1.00	.90	.80	.70

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

Rates are based on a \$250 deductible

MONTHLY 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
Dependent Child	\$34	\$41	\$54
Individual Child	\$38	\$47	\$59

*Individuals age 80+ 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
Dependent Child	\$1.10	\$1.35	\$1.75
Individual Child	\$1.20	\$1.50	\$1.90

*Individuals age 80+ 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 who are applying for three months of Patriot America Plus coverage. Premium is charged in whole-month increments.

ADDITIONAL DEDUCTIBLE OPTIONS						
Deductible	\$0	\$100	\$250	\$500	\$1,000	\$2,500
Rate Factor	1.25	1.10	1.00	.90	.80	.70

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.

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PATRIOT AMERICA PLUS - SERVICES

MYIMGSM

Service at your fingertips anytime, anywhere — that's what MyIMG provides. MyIMG is our online member portal located at www.imglobal.com/member that allows you to easily access and manage your insurance information. Our service centers in the U.S. and Europe are always available to handle medical emergencies, but through MyIMG, you have immediate access to a wealth of information about your account and plan, and can manage routine areas to help you save time when you may need it most. Key features include:

- Manage your claims
- Initiate precertification
- Locate a provider
- Obtain plan documents
- Request ID cards
- Recommend a provider/facility

EXTENSIVE PROVIDER NETWORKS

When seeking treatment in the U.S., you can reduce your out-of-pocket costs by using the independent Preferred Provider Organization (PPO), a separately organized network of hundreds of thousands of established, highly qualified medical practitioners and many well-recognized hospitals in the U.S. contracted by IMG. You can quickly search the network through MyIMG. Additionally, to help you locate health care providers outside of the U.S., IMG provides its online International Provider AccessSM (IPA), a database of more than 17,000 physicians and facilities.

MEDICAL MANAGEMENT SERVICES

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 AkesoCareSM, a URAC-accredited, on-site division devoted entirely to medical management.



ACCREDITED
Health Utilization
Management
Expires 05/01/2019

From routine medical care and check-ups to complex case management and emergency medical evacuations, AkesoCare is there for you. They are committed to consumer protection and empowerment, quality operations and regulatory 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 more than 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 of the Patriot America Plus plan. Use of the discount card does not guarantee that medication is covered or will be reimbursed under the insurance plan.

ELIGIBILITY

Patriot America Plus insurance is available for non-U.S. residents whose travels include the United States. You must pay the required premium on or before the effective date of coverage and must have legally entered your destination country on the effective date. All applicants must be at least 14 days old, and cannot be HIV+, pregnant, hospitalized or disabled on the plan effective date.

ENROLLMENT

To apply, simply complete an application online at www.imglobal.com.

RENEWAL AND EXTENSIONS

Subject to the terms of the plan, Patriot America Plus Insurance can be extended for a minimum of five days up to a 12-month period, until reaching a maximum of 24 continuous months. Prior to the end of each period of coverage purchased, you will receive renewal information. Each insured person must only satisfy one deductible and coinsurance within each 12-month period of coverage.





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Coverage is underwritten and issued by Sirius International Insurance Corporation, rated A (excellent) by A.M. Best and A- by Standard & Poor's (at the time of printing).

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. 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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