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PATRIOT TRAVEL MEDICAL INSURANCE®

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



GLOBAL
peace of mind®

WWW.IMGGLOBAL.COM

Worry Less.
Experience more.

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



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.



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.



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.



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 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 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 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 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 people traveling outside their residence country whose destination excludes the United States or its territories.
- **Patriot America**® provides coverage for people traveling outside their residence country whose destination includes the United States or its territories.

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 www.imglobal.com/member 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:

- » Submit and manage 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.*

SUMMARY OF BENEFITS

Maximum Limit Per Period of Coverage Options	\$50,000, \$100,000, \$500,000, \$1,000,000, \$2,000,000 (Patriot International only)
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

All coverage and benefits in the plan 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 of a selection of plan benefits offered only as an illustration 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.

SUMMARY OF BENEFITS (CONTINUED)

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.
Natural Disaster	\$250 per day and maximum limit of five days for accommodations. Not subject to deductible.

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SUMMARY OF BENEFITS (CONTINUED)

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.

All coverage and benefits in the plan 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 of a selection of plan benefits offered only as an illustration 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.

SUMMARY OF BENEFITS (CONTINUED)

Acute Onset of a Pre-existing Condition (Patriot International Only)	<p>U.S. citizen up to age 65 with primary health plan: Up to maximum limit. U.S. citizen up to age 65 without primary health plan: \$20,000 maximum limit. U.S. citizen age 65 to age 70: \$2,500 maximum limit. Non-U.S. citizen up to age 70: Up to maximum limit or \$500,000 - whichever is lower.</p>
Acute Onset of a Pre-existing Condition - Emergency Medical Evacuation (Patriot International Only)	Up to age 65: \$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>	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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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.

Adventure Sports Rider <i>(available to insureds through age 64)</i>	Age Certificate Lifetime Maximum 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
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 International insurance is available for those traveling outside of the United States and Patriot America 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 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 of Insurance 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 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. 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. Since 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/faq.*

PATRIOT TRAVEL
MEDICAL INSURANCE®



WORRY LESS.SM
Experience more.

CONTACT YOUR INSURANCE PRODUCER TO GET A QUOTE AND APPLY FOR COVERAGE.



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Producer Contact Information

[Redacted]

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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