

Short-term travel medical insurance for individual and group missionaries

OUTREACH

Travel Medical Insurance®



WWW.IMGGLOBAL.COM





LARGE COMPANY RESOURCES.

SMALL COMPANY ATTITUDE.

Since 1990, **IMG®** has provided global benefits and assistance services to millions of customers in nearly every country around the world. Owned by Sirius Group, a multibillion-dollar, AM Best "A-" rated insurance industry leader, IMG is uniquely positioned to deliver the **Global Peace of Mind®** our members need.

- » 24/7 medical and travel assistance services
- » Multilingual staff & claims administrators
- » Highly trained customer service professionals
- » Core values driven by a commitment to customers
- » Customer service centers located in the U.S. and U.K.
- » Financial security to fulfill our promise when you need it most



Global presence.
Local care.



GET COVERED AWAY FROM HOME.

International travel can become a scary situation if you're not prepared for a medical emergency. Most travelers assume they're already covered by their standard medical plan—but that isn't always the case. While domestic plans provide sufficient coverage at home, most are not designed to provide the coverage and assistance required for international travel. Don't let your medical coverage be an uncertainty. Choose the **Outreach Travel Medical Insurance®** plan that meets your needs and spend more time enjoying your international experience—*not worrying about your medical coverage.*



INSIDE THE U.S.

Outreach America offers coverage for those visiting the United States:

AMERICA

- » **Maximum limits:**
 - Individual: \$50,000 to \$1,000,000
 - Group: \$100,000, \$250,000, \$1,000,000
- » **Deductible:**
 - Individual: \$0 to \$2,500
 - Group: \$0 to \$250
- » **Extensions:** Up to 24 continuous months
- » **Sudden and unexpected recurrence of pre-existing conditions:** Up to the maximum limit
- » **Incidental trip:** Up to 2 weeks
- » **Coinsurance:**
 - In-network: IMG pays 90%
 - Out-of-network: IMG pays 80% up to \$5,000, then 100%

OUTSIDE THE U.S.

Outreach International offers coverage for those traveling outside the United States:

INTERNATIONAL

- » **Maximum limits:**
 - Individual: \$50,000 to \$2,000,000
 - Group: \$100,000, \$250,000, \$1,000,000
- » **Deductible:**
 - Individual: \$0 to \$2,500
 - Group: \$0 to \$250
- » **Extensions:** Up to 24 continuous months
- » **Sudden and unexpected recurrence of pre-existing conditions:** Up to the maximum limit
- » **Incidental trip:** Up to 2 weeks
- » **Coinsurance:**
 - IMG pays 100% outside of the U.S.



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

The following benefits and coverage levels are shared across all Outreach products (unless otherwise noted):

Benefit	Coverage
Inpatient or Outpatient Services	
Eligible Medical Expenses	Up to the maximum limit
Physician Visits / Services	Up to the maximum limit
Hospital Emergency Room: <i>Inside the U.S.</i>	Up to the maximum limit Injury: not subject to additional deductible Illness: additional \$250 deductible if not admitted
Hospital Emergency Room: <i>Outside the U.S.</i>	Up to the maximum limit
Hospitalization / Room & Board	Average semi-private room rate up to the maximum limit. Includes nursing service
Intensive Care	Up to the maximum limit
Outpatient Surgical / Hospital Facility	Up to the maximum limit
Laboratory	Up to the maximum limit
Radiology / X-ray	Up to the maximum limit
Chemotherapy / Radiation Therapy	Up to the maximum limit
Pre-Admission Testing	Up to the maximum limit
Surgery	Up to the maximum limit
Reconstructive Surgery <i>Surgery is incidental to and follows surgery that was covered under the plan</i>	Up to the maximum limit
Assistant Surgeon	20% of the primary surgeon's eligible fee

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SUMMARY OF BENEFITS

The following benefits and coverage levels are shared across all Outreach products (unless otherwise noted):

Benefit	Coverage
Inpatient or Outpatient Services	
Anesthesia	Up to the maximum limit
Durable Medical Equipment	Up to the maximum limit
Chiropractic Care <i>Medical order or treatment plan required</i>	Up to the maximum limit
Physical Therapy Treatment <i>Medical order or treatment plan required</i>	Up to the maximum limit
Extended Care Facility <i>Upon direct transfer from an acute facility</i>	Up to the maximum limit
Home Nursing Care <i>Upon direct transfer from an acute facility Provided by a home health care agency</i>	Up to the maximum limit
Prescriptions	
Prescriptions <i>Dispensing limit per prescription: 90 days</i>	Up to the maximum limit
Emergency Services (Individual Plans Only) <i>Not subject to deductible and coinsurance unless otherwise noted.</i>	
Emergency Medical Evacuation <i>Must be approved in advance and coordinated by the company</i>	\$500,000 maximum limit
Emergency Reunion <i>Must be approved in advance by the company</i>	Up to \$50,000 lifetime maximum
Political Evacuation & Repatriation <i>Must be approved in advance by the company</i>	Up to \$10,000
Return of Minor Children <i>Must be approved in advance by the company</i>	Up to \$50,000
Return of Mortal Remains or Cremation/Burial <i>Must be approved in advance by the company</i>	Up to \$50,000 for return of mortal remains or \$5,000 for cremation/burial

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Travel Medical Insurance®

Benefit	Coverage
Other Services	
Accidental Death & Dismemberment (AD&D) <i>Death must occur within 90 days of the accident</i>	\$25,000 principal sum. Not subject to deductible.
Common Carrier Accidental Death	\$50,000 per insured adult and \$250,000 maximum limit per family. Not subject to deductible.
Emergency Dental Treatment	\$100 maximum limit due to dental accident. Subject to deductible and coinsurance.
Traumatic Dental Injury <i>Treatment at a hospital due to an accident</i>	Up to the maximum limit. Additional treatment for the same injury rendered by a dental provider will be paid at 100%. Subject to deductible and coinsurance.
Hospital Indemnity	\$100 per overnight inpatient hospitalization, maximum limit of 10 overnights. Not subject to deductible.
Identity Theft Assistance	Up to \$500. Not subject to deductible
Lost Luggage	\$50 per item, \$250 maximum limit. Not subject to deductible.
Natural Disaster	\$100 per day and maximum limit of 5 days for accommodations. Not subject to deductible.
Terrorism	\$50,000 maximum limit. Not subject to deductible.
Trip Interruption	Up to \$5,000. Not subject to deductible.
Emergency Hospital Admission <i>Direct Transfer From Emergency Medical Evacuation (Group Plans Only)</i>	Emergency Admission upon direct transfer via a Company approved Emergency Medical Evacuation where the underlying medical condition is not provided for under this Insurance. Maximum limit: \$20,000 The maximum limit is not in addition to the Sudden and Unexpected Recurrence of a Pre-existing Maximum limit.

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OUTREACH

ASSISTANCE SERVICES

Outreach assistance services are available on **group plans only**. The group applicant needs to sign a services contract during the application process.



EMERGENCY MEDICAL TRANSPORT SERVICES

In a medical emergency, IMG provides Emergency Medical Transport Services that have a proven track record of helping travelers get the care they need. IMG also helps contain program costs and coordinates communications across borders and constituents every step of the way home. The transportation services outlined under Emergency Medical Transport are included at no additional cost.

Emergency Medical Evacuation

Return of Dependent Children

Repatriation of Mortal Remains

Return of Traveling Companion

Medical Repatriation

Visit of Family Member/Friend (Reunion)

Dispatch of Physician

Vehicle Return



SECURITY ASSISTANCE SERVICES

Security and safety may be a traveler's biggest concern while away from home. Give your travelers hands-on guidance and peace of mind in the event of safety threats. Security evacuation services outlined in this section are offered to the member for up to 4 days of security evacuation coordination.

Political Evacuation

Natural Disaster Evacuation

ADDITIONAL FEES MAY APPLY



This document is for informational purposes only and describes IMG's general capabilities and a broad overview of the services it offers. The actual services and payments that IMG arranges or provides for you will be determined by your services contract.

EXPAND YOUR COVERAGE

It's easy to customize your coverage to best meet your needs while away from home. When submitting your online or paper application, simply add the riders you need to the plan you've selected.

■ Adventure Sports Rider

If you're a thrill-seeking traveler who enjoys life's more adventurous activities, you may want to consider adding supplemental coverage to your plan. The Adventure Sports Rider provides coverage for injuries sustained during certain extreme sports that would otherwise be excluded from your travel insurance policy.

Lifetime Maximum

Age 0-49: \$50,000

Age: 50-59: \$30,000

Age: 60-64: \$15,000

■ Chaperone/Faculty Leader Replacement Rider*

If you are the designated chaperone/faculty leader and experience an unexpected death of a relative, a medical emergency, or the destruction of your residence that causes you to cancel or interrupt travel, this rider covers reimbursement for a round trip economy airline ticket up to \$3,000 for a replacement chaperone/faculty leader.

**Rider option is available on group plans only.*

■ Evacuation Plus Rider**

While Outreach provides emergency medical evacuation coverage for life-threatening injuries and illness, the Evacuation Plus Rider provides coverage up to \$25,000 for medical evacuations if you experience a sudden, non-life-threatening medical condition that requires hospitalization. IMG will arrange and cover ground and air transportation to the nearest hospital capable of providing treatment.

Note: *Must be purchased for a minimum of three months regardless of the minimum number of days being traveled. Premium is charged in whole-month increments.*

■ Enhanced Accidental Death & Dismemberment Rider (AD&D)**

Accidents can happen—wouldn't you rather be prepared, especially when you're away from home? The AD&D rider will pay you or your beneficiaries up to \$400,000 if your death or dismemberment is the direct result of an accident.

Note: *Available to the primary insured only. Available with a minimum purchase of three months of medical and AD&D rider coverage. Premium is charged in whole-month increments.*

***Rider option is available on individual plans only.*

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INNOVATIVE TECHNOLOGY & MEMBER SERVICES

■ Self-Service Member Portal



MyIMGSM provides service at your fingertips, giving you the information and tools to manage your IMG plans anytime, anywhere, through award-winning, easy-to-use technology. You'll have immediate access to these important resources online, including our 24/7/365 service centers, plan document access, claims management tools, Explanations of Benefits, and much more.

■ Pharmacy Discount Savings



Universal Rx is a discount savings program that allows you to purchase prescriptions from one of 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 network offers a simplified claims process with minimal paperwork for the member if they visit an in-network provider.

This program is not insurance coverage; it is purely a discount program.

■ International Provider AccessSM



Travelers outside of the U.S. can also enjoy access to quality healthcare worldwide with our proprietary IPA network that includes:

- » Over 18,550 physicians and facilities
- » Direct billing arrangements that minimize time and upfront expense

WORRY LESS.
Experience more.



HOW TO GET COVERED

1

Step 1:

Contact your producer directly to obtain an application or to apply online.

2

Step 2:

Complete your application: If applying as a family, you may include yourself, your spouse, and dependents on one application. Please complete a group application if you have two or more primary insureds.

3

Step 3:

Receive a fulfillment kit that includes an identification card, declaration of insurance, and a Certificate of Insurance outlining the details of the plan. Welcome to the IMG family!

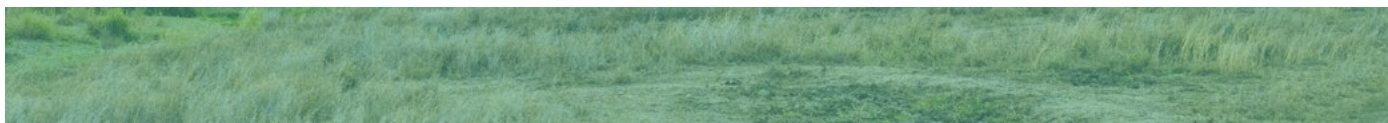
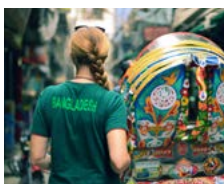
HOW TO EXTEND YOUR COVERAGE

To meet the needs of our customers, Outreach plans can be extended for up to a 365-day period until reaching a maximum of 24 continuous months. Each insured person must only satisfy one deductible and coinsurance within each 12-month period of coverage. To renew your coverage, please visit our website.

PROTECT YOUR INVESTMENT

IMG also offers trip cancellation plans to help protect your travel investment. There are different plan options specifically designed for your needs. For more information, please contact your trusted insurance producer.

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 Outreach Travel Medical Insurance, please see IMG's Frequently Asked Questions at www.imglobal.com/faq.*



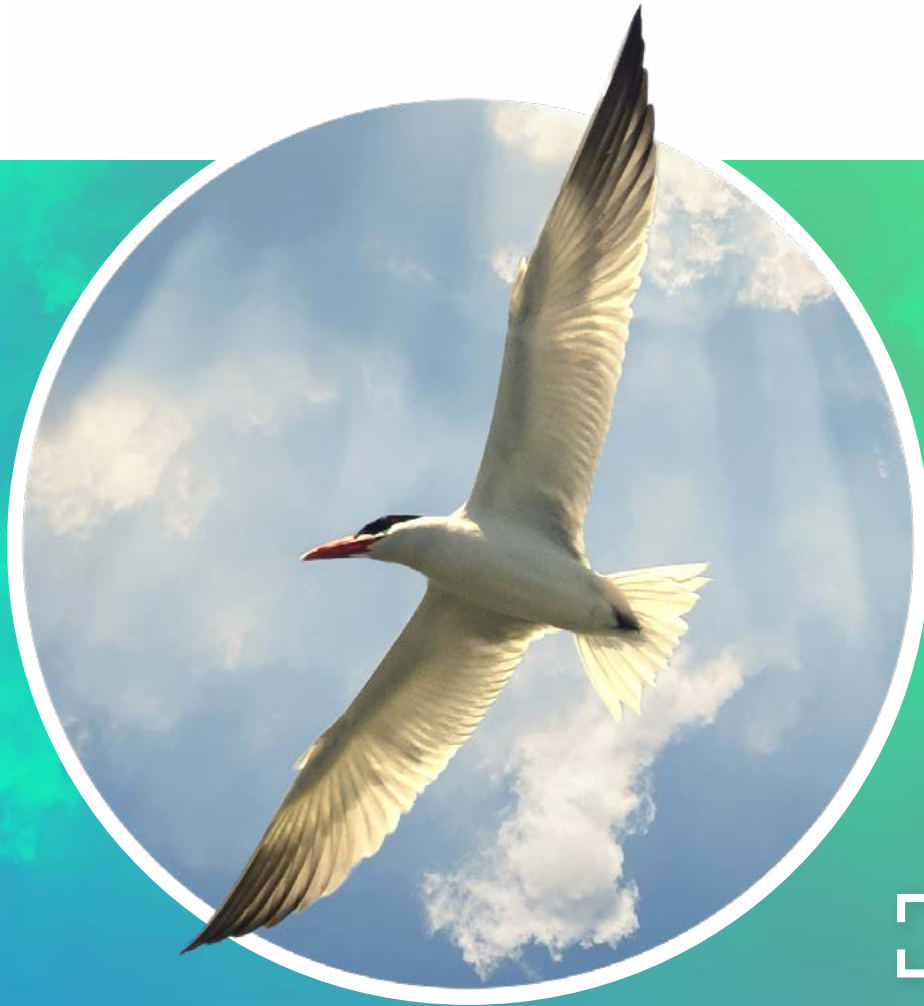


UNDERSTANDING YOUR NEEDS.
EXCEEDING YOUR EXPECTATIONS.



OUTREACH

Travel Medical Insurance®



GLOBAL
peace of mind

Producer Contact Information

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 for a premium and are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations and exclusions in the Insurance Contract. Services are non-insurance benefits separately governed under the Master Services Agreement and offered for an additional cost. Certain insurance contracts and services agreements do contain pre-existing condition exclusions and do not cover losses or expenses related to pre-existing conditions. Please review the Insurance Contract and Master

Services Agreement for more information regarding benefits, terms, and conditions.

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