Patriot America Plus

TRAVEL MEDICAL INSURANCE FOR NON-U.S. CITIZENS

WORLDWIDE COVERAGE. WORLD-CLASS SERVICES.

International Medical Group® (IMG®), an award-winning provider of global insurance benefits and assistance services for more than 25 years, enables its members to worry less and experience more by delivering the protection they need, backed by the support they deserve. IMG offers a full line of international medical insurance products, as well as trip cancellation programs, stop loss insurance, medical management services and 24/7 emergency medical and travel assistance — all designed to provide members Global Peace of Mind® while they're away from home.

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.

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. IMG's team of international, multilingual specialists is accustomed to working in multiple time zones, languages and currencies. Our global reach means we can work without barriers.

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.

International Provider Access℠ (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.

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

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. citizens traveling outside of 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 is available for trips of five days up to two years.

PLAN INFORMATION & HIGHLIGHTS

Maximum Limits	$50,000, $100,000, $500,000
Individual Deductible	$0, $100, $250, $500, $1,000, $2,500
Coinsurance - Treatment Received Outside of the U.S.	No coinsurance
Coinsurance - Treatment Received Within the U.S.	**In the PPO Network** The plan pays 90% of eligible medical expenses up to $5,000, then 100% **Out of the PPO Network** 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*℠	24-hour secure access from anywhere in the world to manage your account
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 medical evacuation, emergency reunion, return of mortal remains, return of minor children and more

PATRIOT AMERICA PLUS - SUMMARY OF BENEFITS

INPATIENT/OUTPATIENT BENEFITS *Subject to the coinsurance and deductible when applicable, and Usual, Reasonable, and Customary (URC) charges.*	
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 Inpatient Admission	URC
Emergency Room Illness without Inpatient 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 *Not subject to a deductible or coinsurance.*	
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 *Not subject to a deductible or coinsurance.*	
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
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; up to five days
Identity Theft	$500 maximum

OPTIONAL RIDERS *Other than the enhanced AD&D rider, optional riders apply to all eligible individuals listed on the application.*		
Adventure Sports Rider *(available to insureds up to age 65)*	**Age** 0 - 49 50 - 59 60 - 64	**Lifetime Maximum** $50,000 $30,000 $15,000
Enhanced AD&D Rider *(available to the primary insured only)*	Up to an additional $400,000	
Citizenship Return Rider	Up to the maximum limit	
Evacuation Plus Rider *(available to insureds up to age 65)*	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

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 only. Available to insureds who are applying for three months of Patriot America Plus coverage. Premium is charged in whole-month increments.*	

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

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.*

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 - SERVICES

My*IMG*[SM]

Service at your fingertips anytime, anywhere — that's what MyIMG provides. MyIMG is our online member portal 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 Access[SM] (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 AkesoCare[SM], a URAC-accredited, on-site division devoted entirely to medical management.

urac
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.

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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. 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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Version 1216