



Garnett-Powers & Associates, Inc.
Visiting Scholar Benefit Plan



Long-Term Worldwide Medical Insurance for International Scholars



Global Peace of Mind®

Secure, Reliable Medical Insurance

As an international scholar, the thrill of studying outside of your home country is extraordinary. Your new surroundings are amazing and you're involved in new and exciting experiences. You're seeing and visiting places for the first time, while receiving the benefits of a long-term education.

Caught up in all of the excitement, you may not think about falling ill or becoming injured during your studies. Without warning, your experience abroad can quickly become frightening and risky if you're not prepared for a medical emergency. As an international scholar, peace of mind is a priority when you study abroad.

Your educational adventure should be enjoyable and gratifying. Maintaining the ability to be flexible and responsive, International Medical Group® (IMG®) has developed Student Health AdvantageSM (SHA), an international medical plan designed to specifically meet the needs of international scholars involved in long-term educational programs. The plan offers a complete package of benefits, available 24 hours a day, while you're outside of your home country, providing you Global Peace of Mind®. After all, you are global. Your medical insurance and peace of mind should be too.

Student Health AdvantageSM

- » Designed to meet U.S. scholar visa requirements
- » Coverage for individuals and their dependents
- » Mental & Nervous Disorders coverage
- » International emergency care

Custom Products and Services

We know that the reasons for traveling abroad are many and varied. That's why our products are too. Our full-service approach to providing international medical insurance products includes servicing vacationers, those working or living abroad for short or extended periods, people traveling frequently between countries, and those who maintain multiple countries of residence.

But providing insurance coverage is not enough. It's the service and support that matters the most. Since 1990, we've served millions of people around the globe with customer care that's second to none. We provide on-site medical staff who are available 24 hours a day for emergencies, multilingual customer service professionals and dedicated claims administrators who process tens of thousands of claims each year from all over the world. We maintain IMG Europe Ltd. to provide the same world-class services abroad, with the added benefits of similar time zones and swift delivery. At IMG, we're there with you, providing Global Peace of Mind.

MyIMGSM

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. Some features include:

- » Explanation of Benefits statements
- » Obtain certificate documents
- » Locate a provider
- » Claim status
- » Access ID cards
- » Initiate Precertification
- » Live Chat with IMG



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Summary of Benefits

SCHEDULE OF BENEFITS		BENEFIT DESCRIPTION	
PLAN TYPE	PLAN B - STANDARD	PLAN C - PLATINUM	
Coverage Area	Worldwide	Worldwide	
	Excluding Home Country	Excluding Home Country	
Rate Guarantee	12 months	12 months	
Maximum Limit	Maximum limit per period of coverage Scholar: \$500,000 Dependent: \$100,000	Maximum limit per period of coverage Scholar: \$1,000,000 Dependent: \$100,000	
	Per illness or injury maximum Scholar: \$100,000 Dependent: \$100,000	Per illness or injury maximum Scholar: \$500,000 Dependent: \$100,000	
Deductible	\$500 per illness/injury	Outside of U.S.: \$25 per illness/injury U.S. PPO Provider: \$25 per illness/injury U.S. Non-PPO Provider: \$50 per illness/injury	
Coinsurance (following the applicable deductible)	Outside of U.S.: Plan pays 100% of Eligible Expenses U.S. PPO Provider Plan pays 100% of Eligible Expenses U.S. Non-PPO Provider: Plan pays 80%; Once the member meets the \$1,000 coinsurance out-of-pocket maximum, the plan pays 100% thereafter	Outside of U.S.: Plan pays 100% of Eligible Expenses U.S. PPO Provider Plan pays 100% of Eligible Expenses U.S. Non PPO Provider: Plan pays 80%; Once the member meets the \$1,000 coinsurance out-of-pocket maximum, the plan pays 100% thereafter	
HOSPITAL SERVICES			
Inpatient Room & Board	URC*	URC*	
Intensive Care	URC*	URC*	
Emergency Room – Injury	URC*	URC*	
Emergency Room – Illness	URC*; subject to additional \$250 deductible	URC*; subject to additional \$250 deductible	
Physical Therapy	URC*	URC*	
Prescription Drugs	URC*	URC*	
Mental & Nervous Disorders (including substance abuse)	URC* up to \$10,000 lifetime maximum	URC* up to \$10,000 lifetime maximum	
OUTPATIENT SERVICES			
Outpatient Prescription Drugs	In U.S.: Not subject to deductible Utilize Universal Rx card Coinsurance: 50% of actual charges up to annual maximum of \$1,500 Outside of U.S.: Subject to deductible & 50% coinsurance	In U.S.: Not subject to deductible Utilize Universal Rx card \$20 co-pay for generic; \$40 co-pay for brand; \$80 co-pay for non-formulary drugs up to annual maximum of \$3,000 Outside of U.S.: Subject to deductible & 50% coinsurance	
Outpatient Physical Therapy	URC* limited to 1 visit per day	URC* limited to 1 visit per day	
Outpatient Mental & Nervous Disorders (including substance abuse)	\$50 per day; \$500 lifetime maximum	\$50 per day; \$500 lifetime maximum	
Outpatient Laboratory	URC*	URC*	

*URC (Usual, Reasonable and Customary)

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Summary of Benefits (continuation)

SCHEDULE OF BENEFITS	BENEFIT DESCRIPTION	
	PLAN TYPE	PLAN B - STANDARD
OTHER SERVICES		
Eligible Medical Expenses	URC*	URC*
Durable Medical Equipment	URC*	URC*
Local Ambulance	Per injury: Up to \$350 Per illness: \$350 only if admitted as inpatient	Per injury: Up to \$750 Per illness: \$750 only if admitted as inpatient
Dental	For injury due to covered accident: \$500 For sudden & unexpected pain: \$350	For injury due to covered accident: \$500 For sudden & unexpected pain: \$350
Maternity	No coverage	Subject to special maternity Precertification requirements, same as any other illness
Routine and Preventative Newborn Care	No coverage	Maximum Limit \$750 for first 31 days of life only
Home Nursing Care (upon direct transfer from acute care Hospital)	URC*	URC*
Accidental Death and Dismemberment	Scholar: \$25,000	Scholar: \$25,000
	Spouse: \$10,000	Spouse: \$10,000
	Dependent Child: \$5,000	Dependent Child: \$5,000
	Accident Dismemberment percentage of principal sum.	Accident Dismemberment percentage of principal sum.
Terrorism Coverage	\$50,000 lifetime maximum	\$50,000 lifetime maximum
Home Trip Coverage	Up to 14 days	Up to 14 days
Pre-Existing Conditions	Charges excluded until after 12 months of continuous coverage	Charges excluded until after 6 months of continuous coverage
Wellness Exams for Adults/Children	No coverage	\$500 annual maximum; Not subject to deductible and coinsurance
Immunizations	No coverage	\$250 annual maximum; Not subject to deductible and coinsurance
Benefit/Treatment Period	60-day minimum	60-day minimum
EMERGENCY SERVICES (Approved in advance and coordinated by the Company)		
Emergency Medical Evacuation	\$50,000 lifetime maximum	\$500,000 lifetime maximum
Emergency Reunion	\$50,000 maximum	\$50,000 maximum
Return of Mortal Remains	\$25,000 maximum	\$50,000 maximum
Political Evacuation	\$10,000 lifetime maximum	\$10,000 lifetime maximum

*URC (Usual, Reasonable and Customary)

Premium Rates

Plan B - IMG Standard Rates

Individual Monthly Rates

AGE	SCHOLAR	SPOUSE	DEP CHILD
31 days to 18	NA	NA	\$66
19-23	\$69	\$238	
24-30	\$77	\$260	
31-40	\$122	\$345	
41-50	\$187	\$356	
51-64	\$242	\$345	

Plan C - IMG Platinum Rates

Individual Monthly Rates

AGE	SCHOLAR	SPOUSE	DEP CHILD
31 days to 18	NA	NA	\$134
19-23	\$151	\$575	
24-30	\$172	\$635	
31-40	\$294	\$845	
41-50	\$480	\$873	
51-64	\$641	\$845	

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.

Plan Information

For additional information, please contact Garnett-Powers & Associates at +1.888.441.3719 or dianesims@garnett-powers.com.

Conditions of Coverage

- 1) Coverage and benefits are subject to the deductible limits, and coinsurance, and all terms of the Certificate of Insurance and Master Policy.
- 2) Coverage under a Student Health Advantage plan is secondary to any other coverage.
- 3) Coverage and benefits are for eligible medical expenses which are medically necessary and usual, reasonable and customary.
- 4) Charges must be administered or ordered by a licensed physician.
- 5) Charges must be incurred during the Period of Coverage.
- 6) Claims must be presented to IMG for payment within ninety (90) days from the date the claim was incurred.

IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): This insurance is not subject to, and does not provide benefits required by, PPACA. On January 1, 2014, PPACA requires U.S. citizens, U.S. nationals and resident-alien 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. Please note that it is solely your responsibility to determine if PPACA is applicable to you, and the Company and IMG have no liability whatsoever, including for any penalties that you may incur, for your failure to obtain required PPACA compliant coverage.

Eligibility

To be eligible to apply for the SHA plan, you must:

- » Be a full-time scholar, the spouse of the full-time scholar, or a dependent traveling with the full-time scholar
- » Reside outside the country of residence for the purpose of pursuing international educational activities including college course work, research, or teaching for a temporary period of time.
- » Be physically and legally residing in host country with the intent to reside there for at least 30 days on the effective date and at renewal
- » Not be hospitalized, disabled, or HIV+ on the initial effective date.

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Claims Procedure

Precertification:

Certain treatment and supplies including hospital admission, inpatient or outpatient surgery, and other procedures as noted in the Certificate Wording must be Precertified for medical necessity, which means the Insured Person or their attending physician must communicate with an IMG representative at the number listed on the IMG ID card prior to admittance to a hospital, before receiving certain treatments and supplies, or performance of a surgery. In case of an emergency admission, the Precertification must be made within 48 hours of the admission, or as soon as reasonably possible. If a hospital admission or a surgery is not Precertified, eligible claims and expenses will be reduced by 50%. It is important to note that Precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. All medical expenses eligible for reimbursement must be medically necessary and will be paid or reimbursed at usual, reasonable, customary rates. Please refer to the Certificate Wording for full details of the Precertification requirements.

For Precertification, emergency evacuation and repatriation, please call: IMG in the U.S.: +1.800.628.4664 (toll-free) or +1.317.655.4500. Call IMG outside the U.S.: +1.317.655.4500 (collect if necessary). This information will also be provided on your ID card.

Note: You may begin the Precertification process through MyIMG or the Client Resources section of www.imglobal.com. Simply look for the Precertification option. You will be asked to provide the required information, which can then be submitted electronically. Once we have received all required information and medical records, our utilization management and review team will review the information provided and normally responds to the Insured Person or the provider within two business days. Please note that this online service will only initiate the process for treatment and supplies outlined in the contract, and it should not be used to request Precertification for emergency admissions, procedures or evacuations.

Claims Payment:

All benefits payable under Student Health Advantage are subject to the terms and conditions in the Certificate of Insurance. To make claim processing efficient, claims for eligible medical expenses may be paid in two ways:

1. Eligible expenses that have been paid by or on behalf of the Insured Person may be reimbursed by check directly to the Insured Person.
2. Eligible expenses that have not yet been paid by the insured person may, at the option of IMG, be paid either to the Insured Person or directly to the provider.

Claim forms can be accessed at www.imglobal.com, and emailed to insurance@imglobal.com or mailed to International Medical Group, P.O. Box 88500, Indianapolis, IN 46208-0500 USA. All IMG contact numbers, claim forms and Certificates of Insurance are included in the fulfillment kit. IMG may also be contacted by fax at +1.317.655.4505.



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Services

Akeso Care Management® (AkesoCareSM)

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, an on-site specialized division devoted entirely to medical management.

The clinical staff consists of qualified physicians and registered nurses who are experts at assessing the need for medical services and ensuring those services are delivered in a timely, cost-effective manner. AkesoCare has international medical experience, providing services in more than 170 countries worldwide.

AkesoCare is accredited by URAC, an independent, nonprofit organization that is internationally recognized for promoting continuous improvement in the quality and efficiency of health care management. Through a rigorous and comprehensive review that ensures ongoing compliance, AkesoCare earned its URAC accreditation in Health Utilization Management.



From routine medical care and check-ups to complex case management and emergency medical evacuations, AkesoCare 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.

Locating a Provider

With the Student Health Advantage Plan you may seek treatment while outside your home country with the hospital or doctor of your choice. When seeking treatment in the U.S., you have access to 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 My/IMG. Additionally, to help you locate health care providers outside of the U.S., IMG provides its online International Provider AccessSM (IPA) database of more than 17,000 providers.

Our goal is to provide quality medical coverage wherever you may be. The PPO and our IPA enable us to do just that, and our online directories put the information at your fingertips - anytime, anywhere. Simply visit: www.imglobal.com.

Universal Rx Pharmacy Discount Savings

This is a discount savings program available to every Insured in Student Health Advantage. This program allows cardholders 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 Student Health Advantage. Use of the discount card does not guarantee that medication is covered or will be reimbursed under the insurance plan.



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and on behalf of Sirius International.



**Sirius
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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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