

PATRIOT EXCHANGE PROGRAM



Patriot Exchange Program Group

PRESENTED TO

Garnett Powers PEP Plan

September 1, 2017—August 31, 2018



WWW.IMGGLOBAL.COM



Table of Contents

- Overview 3
- The IMG Service Advantage 4
- Medical Services for Participants 5
- Locating and Accessing Providers..... 5
- Claims Procedures 6
- IMG Customer Care 6
- Medical Summary 7
- Rates and Options 8
- Conditions and Assumptions..... 9
- Other Terms and Conditions 9
- Contact Information 10



Plan Administrator

International Medical Group® (IMG®) is a worldwide leader in designing, distributing and administering global health care benefits. Since 1990, we have built a solid reputation by providing medical security to over a million of individuals and families in more than 170 countries.

But providing insurance products - no matter how comprehensive - is not enough. It's how we administer your benefits and support your international needs that set us apart.

Our goal is to make the medical process a smooth and efficient one with customer service that is second to none. We provide on-site medical staff 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 postal delivery. We've set the benchmark for industry service levels by integrating independent credentialing services with in-house, fully owned and operated service divisions. At IMG, we're with you, wherever you go - bringing support for all your insurance needs and providing you and your participants Global Peace of Mind®.

Plan Underwriter

While IMG provides complete plan administration expertise, our globally recognized underwriter, Sirius International Insurance Corporation (publ), offers the financial security and reputation demanded by international consumers. A (excellent) by A.M. Best and A- by Standard & Poor's*, Sirius International shares IMG's vision of the international marketplace and offers the stability of a well-established insurance company. Sirius International is a White Mountains Re company.

**Sources: A.M. Best affirmed their rating in a press release dated August 6, 2007; Standard & Poor's affirmed their rating in a press release dated July 14, 2006. Ratings are accurate as of the date of printing and are subject to change.*



The IMG Service Advantage

International Service Centers

To ensure that we are available when and where needed, IMG maintains international service and assistance centers in the United States and in the United Kingdom. From our office in the UK, IMG Europe provides administrative support and marketing services to our producers overseas, and claims administration and emergency medical assistance to those living and traveling worldwide. IMG Europe offers the same administrative services as IMG, with the added benefit of similar time zones and services in tune with local practices.

MyIMGSM Service at your fingertips anytime, anywhere - that's what My/IMG provides. My/IMG is our proprietary online service that allows you to access information and manage accounts, 24 hours a day, seven days a week, from anywhere in the world. Our service centers in the U.S. and Europe are always available to help or handle emergencies 24 hours a day, but through My/IMG you have immediate access to a wealth of information about your account and can manage routine areas to help you save time when you may need it most.

Some features include:

- Immediate claim status check
- Locate a provider
- Get explanation of benefits
- Request ID cards
- Obtain certificate documents
- Initiate precertification
- Recommend provider/facility

Multilingual Services

If you have a problem or question with your policy or claim, our international claims specialists and multilingual customer service professionals can help. You can easily submit claims from any country and communicate with us without language barriers.

Medical Management Services

When you're overseas and a medical emergency occurs, you may not be able to wait for regular business hours. With our on-site Chief Medical Officer and registered nurses, you have 24-hour access to highly qualified coordinators of emergency medical services and international treatment.

International Currency Conversions

To help eliminate costly conversion fees and to expedite the receipt of funds, we provide international currency conversions and claim reimbursements via check, direct deposit and electronic transfers.

Accessibility

Phone, fax, email, Live Chat - no matter where you are or what you may need, we provide you with all the necessary channels of communication for the convenience of contacting us from anywhere at any time.



Medical Services for Participants

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 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 to complex case management, from check-ups to 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.

Locating and Accessing Providers

Whenever or wherever you travel within the U.S., it's comforting to know that the extensive Preferred Provider Organization (PPO) Network is there to serve you. The independent PPO includes hundreds of thousands of established, highly qualified physicians and hospitals, including some of the most well-recognized university medical centers and transplant facilities in the U.S.

Additionally, if you are seeking treatment outside the U.S., we provide you access to our International Provider AccessSM (IPA), a database that includes more than 16,000 highly qualified physicians and facilities that encompass a comprehensive array of specialties to handle any health care emergency.

You can instantly access a list of providers and facilities within the PPO and IPA network online at www.imglobal.com and through **MyIMG**. The directories allow you to search by physician or facility name, specialty, or location. 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.



Claims Procedures

Precertification

Prior to receiving treatment, you may need to contact IMG to precertify your treatment and/or for verification of benefits. Precertification means calling IMG's Utilization Management and Review company to receive a determination of medical necessity for the proposed treatment or services. 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. Precertification may be undertaken by you, the doctor, a hospital administrator or a relative.

Claim Filing Alternatives

Direct Payment to providers

In many cases IMG works with the hospital or clinic as an accommodation, including those outside the independent PPO, for direct payment of eligible medical expenses on your behalf. To be eligible to have a claim paid in this fashion, you or the provider must complete a Claim Form and submit it with original itemized bills. In this case, you will be responsible for direct payment of your deductible, coinsurance amounts and non-eligible expenses and charges.

Reimbursement

If you have received treatment and need to be reimbursed for out-of-pocket medical expenses, complete the Claim Form and submit your original itemized bills and paid receipts within 90 days. We will reimburse your eligible medical expenses after applying the deductible and coinsurance, subject to the terms of the plan.

IMG Customer Service

IMG operates customer care call centers in the U.S. & UK to assist you with questions and emergency needs. By following these guidelines you will be able to access IMG quickly and easily.

U.S. Service Center Business Hours and Contact Information

Monday through **Friday**: 7:00 a.m. – 6:00 p.m. EST

Phone: 1.800.628.4664 (U.S. & Canada)
00.1.317. 655.4500 (Worldwide Collect)
1.317.655.4500 (Local)

Fax: 00.1. 317.655.4505

E-mail: customercare@imglobal.com

Web site: www.imglobal.com

UK Service Centre Business Hours and Contact Information

Monday through **Friday**: 9:00 a.m. – 5:00 p.m. GMT

Phone: +44 (0) 1444 465555

Fax: +44 (0) 1444 465550

E-mail: info@imgeurope.co.uk

Web site: www.imgeurope.co.uk



Medical Summary

The following is a schedule of benefits for Garnett Powers PEP Plan. The plan covers the Usual, Reasonable and Customary (URC) charges for eligible expenses in the area where you receive treatment. All amounts shown are in U.S. dollars. *This is only a summary of proposed benefits and coverage. Please refer to the Certificate Wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility, and exclusions outlined in this summary. The certificate wording prevails over any information provided in this summary and is available upon request prior to purchase.*

SCHEDULE OF BENEFITS	BENEFIT DESCRIPTION
Plan Type	Group
Period of Coverage	365 day maximum
Treatment Period Maximum	60 days for chronic conditions
Area of Coverage (excluding home country)	Non-U.S. Citizens Plan: Worldwide
Plan Maximum	Per Illness or Injury: \$100,000 Lifetime Maximum: \$1,000,000
Deductible	\$250 per illness or injury
Coinsurance (following applicable Deductible)	The plan pays 80% up to \$5,000, then 100% of Eligible Medical Expenses
Pre-Existing Conditions	For conditions existing within 36 months before effective date, charges excluded until after 6 months of coverage and then \$500 maximum per period of coverage and \$50,000 lifetime maximum
Terrorism Coverage	\$50,000 lifetime maximum
HOSPITAL SERVICES	Subject to deductible and coinsurance, and cannot exceed maximum limit
Hospital Room & Board	Up to semi-private room rate, including nursing service
Hospital Intensive Care	Subject to the Deductible and Coinsurance
Emergency Room	WITH inpatient admission: Subject to the Deductible and Coinsurance WITHOUT inpatient admission: Additional \$250 deductible
Physical Therapy	Subject to the Deductible and Coinsurance limited to 1 visit per day
Prescription Drugs	Subject to the Deductible and Coinsurance
Physician Visit	Subject to the Deductible and Coinsurance limited to 1 visit per day unless for visit to a provider of a different medical/surgical specialty
Dental	For relief of sudden and unexpected pain: \$350 maximum For injury due to accident: \$500 maximum
Eligible Medical Expenses	Subject to the Deductible and Coinsurance
ADDITIONAL BENEFITS	Not subject to deductible or coinsurance, but cannot exceed maximum limit
Accidental Death and Dismemberment	Accidental Death Principle Sum: \$25,000 Dismemberment: \$25,000 two limbs \$12,500 one limb
Incidental Trip Coverage	Up to (2) cumulative weeks



EMERGENCY SERVICES	Not subject to deductible or coinsurance, but cannot exceed maximum limit
Emergency Medical Evacuation	Up to \$50,000 Lifetime Maximum <i>(independent of the Maximum Limit)</i>
Emergency Reunion	Up to \$15,000 Maximum
Return of Mortal Remains	Return of mortal remains: \$25,000 maximum
	Cremation/Burial: \$5,000 maximum
Political Evacuation	Up to \$10,000 Lifetime Maximum

Monthly Rates and Options

Non-U.S. Citizens (While Outside Country of Residence)	
Age	Maximum Limit per Illness/Injury
	\$100,000
31 days – 24 years	\$52.00
25 years – 49 years	\$53.00
50 years – 64 years	\$116



Proposal Conditions and Assumptions

1. **Effective Date:** This proposal is prepared on April 25, 2017 and expires on May 31, 2017.
2. **Area of Coverage:** Coverage is provided Worldwide excluding Insured Person's Home Country.
3. **Eligibility:** The following conditions apply to all persons applying for and or enrolling in PEP:
 - a. Be an active participant in a study or exchange program (i.e. student visa, exchange visa, visitor visa), the spouse of the participant, or a dependent traveling with the participant
 - b. Reside outside the country of residence for the purpose of pursuing international educational activities for a temporary period of time
 - c. 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
 - d. Not be hospitalized, disabled, or HIV+ on the initial effective date.
4. **Enrollment:** A completed and signed Group Application will be required for the group to be considered. Individual purchases will require a completed application.
5. **Rate Guarantee:** Rates will be guaranteed for 12 (twelve) months. Individual's requiring coverage exceeding 12 (twelve) months will be renewed at the prevailing rate following their initial 12 (twelve) month Period of Insurance.
6. **Providers:** This insurance is a "Reimbursement Contract" and insured patients are required to file a claim form with IMG in order to receive reimbursement for eligible medical expenses. If a "direct billing agreement" is in place with the provider or the provider agrees to send IMG an itemized billing statement, then the provider may not require advance payment from the patient. In the United States IMG has contracted with an independent Preferred Provider Organization (PPO) and outside of the United States IMG has contracted directly with certain providers. Provider information is available at www.imglobal.com.
7. **Summary of Benefits:** 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 and/or traceable to a condition existing prior to the effective date. For complete details of the coverage, a sample insurance contract can be requested from the Company.

Other Terms and Conditions

Pre-Certification: The following Treatments and/or supplies must always be Pre-certified for Medical Necessity by the Company through the Plan Administrator:

- Inpatient treatment and/or supplies of any kind.
- Any surgery or surgical procedure.
- Durable Medical Equipment.
- Computerized Axial Tomography (CAT Scan).
- Magnetic Resonance Imaging
- Home Nursing Care
- Maternity

See the Certificate of Insurance for a complete list of exclusions and limitations, and for completed details of all specific terms and conditions of the plan.

*Usual, reasonable, and customary.



Contact Information

Producer name
Producer title
Producer email address
Producer phone and fax numbers
Producer mailing address

Broker name
Broker title
Broker email address
Broker phone and fax numbers
Producer mailing address

International Medical Group, Inc.

P.O. Box 88509
2960 North Meridian Street
Indianapolis, IN 46208-0509 USA

For marketing questions, please call:

+1.866.368.3724

For all other inquiries, please call:

+1.800.628.4664 or +1.317.655.4500

Fax:

+1.317.655.4505

Email:

insurance@imglobal.com

Website:

www.imglobal.com





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