

**PLAN INFORMATION IMG GLOBAL GROUP
TRAVEL INSURANCE \$50,000 LIMIT**

Maximum Limits	\$50,000, \$100,000, \$500,000, \$1,000,000
Individual Deductible Options	\$0, \$100, \$250, \$500, \$1,000, \$2,500
Coinsurance for treatment received outside the U.S.	Company pays 100%
Coinsurance for treatment received in the U.S.	In the PPO network: Company pays 100% Out of the PPO network: Company pays 80% of eligible expenses then 100%
Incidental Trips to Home Country	14 consecutive days maximum limit <i>Insured person's country of residence is not the U.S.</i>
Incidental Emergency Coverage in the U.S. (<i>Patriot International only</i>)	14 consecutive days maximum limit. Available only for a covered medical evacuation or an emergency injury or illness that manifests through the United States to or from the host country
Pre-Certification	50% reduction of eligible medical expenses if pre-certification provided
Hospitalization/Room & Board	Average semi-private room rate up to the maximum limit. Includes
Intensive Care	Up to the maximum limit
Surgery	Up to the maximum limit
Physician Visits/Services	Up to the maximum limit
Radiology/X-ray	Up to the maximum limit
Prescriptions (<i>Dispensing limit per prescription: 90 days</i>)	Up to the maximum limit
Home Nursing Care (<i>Upon direct transfer from an acute care facility</i>)	Up to the maximum limit
Emergency Local Ambulance (<i>Injury or illness resulting in an inpatient hospital admission</i>)	Up to the maximum limit. Subject to deductible and coinsurance

Durable Medical Equipment	Up to the maximum limit
Dental Treatment	\$300 maximum limit due to dental accident or unexpected pain to s teeth. Subject to deductible and coinsurance
Emergency Medical Evacuation <i>(Must be approved in advance and coordinated by the company)</i>	\$1,000,000
Emergency Reunion <i>(Must be approved in advance by the company)</i>	\$100,000 maximum limit. Not subject to deductible
Return of Mortal Remains or Cremation/Burial <i>(Must be approved in advance by the company)</i>	Up to the maximum limit for return of mortal remains or ashes to cc residence, or \$5,000 maximum limit for cremation or local burial at death. Not subject to deductible
Return of Minor Children <i>(Must be approved in advance by the company)</i>	\$100,000 maximum limit. Not subject to deductible
Political Evacuation & Repatriation <i>(Must be approved in advance by the company)</i>	\$100,000 maximum limit. Not subject to deductible
Natural Disaster Evacuation <i>Must be approved in advance by the company</i>	\$25,000 maximum limit. Not subject to deductible.
Terrorism	\$50,000 maximum limit. Not subject to deductible
Acute Onset of Pre-Existing Conditions <i>(Insured person must be under 70 years of age) (Patriot International only)</i>	<p>United States citizens:</p> <p>Age 64 and under without a primary health plan:</p> <ul style="list-style-type: none"> Maximum limit: \$20,000 <p>Age 64 and under with a primary health plan:</p> <ul style="list-style-type: none"> Up to the period of coverage limit <p>Age 65 through age 69:</p> <ul style="list-style-type: none"> Maximum limit: \$2,500 <p>Non-United States citizens:</p> <p>Age 69 and under:</p>

	<ul style="list-style-type: none"> Up to the period of coverage limit or \$1,000,000 (whichever is less) <p>\$25,000 maximum limit for emergency medical evacuation</p>
Urgent Care Clinic	\$25 copay. Copay is not applicable when the \$0 deductible is selected. Subject to deductible.
Walk-In Clinic	\$15 copay. Copay is not applicable when the \$0 deductible is selected. Subject to deductible.
Physical Therapy <i>(Medical order or treatment plan required)</i>	Up to the maximum limit
Hospital Emergency Room <i>(Outside the U.S.)</i>	Up to the maximum limit
Hospital Emergency Room <i>(Inside the U.S.)</i>	<p>Injury not subject to emergency room deductible</p> <p>Illness: Subject to a \$250 deductible for each emergency room visit that does not result in direct inpatient hospital admission. Up to the maximum limit.</p>
Hospital Indemnity	\$250 per overnight inpatient confinement, maximum limit of 10 over the deductible. Subject to deductible.
Common Carrier Accidental Death	\$25,000 per insured child, \$100,000 per insured adult, \$250,000 maximum per family. Not subject to deductible.
Accidental Death & Dismemberment (AD&D) <i>Death must occur within 90 days of the accident</i>	\$50,000 principal sum. Not subject to deductible.
Identity Theft	\$500 maximum limit. Not subject to deductible.
Trip Interruption	\$10,000 maximum limit. Not subject to deductible.
Lost Luggage	\$50 per item, \$500 maximum limit. Not subject to deductible.
Eligible Medical Expenses	Up to the maximum limit
Bedside Visit <i>Hospitalized in an intensive care unit</i>	\$1,500 maximum limit. Not subject to deductible.
Outpatient Surgical / Hospital Facility	Up to the maximum limit

Laboratory	Up to the maximum limit
Chemotherapy / Radiation Therapy	Up to the maximum limit
Pre-Admission Testing	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
Anesthesia	Up to the maximum limit
Chiropractic Care <i>Medical order or treatment plan required</i>	Up to the maximum limit
Extended Care Facility <i>Upon direct transfer from an acute care facility</i>	Up to the maximum limit
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%
Traumatic Dental Injury <i>Treatment at a hospital due to an accident</i>	Up to the maximum limit. Additional treatment for the same injury re dental provider will be paid at 100%. Subject to deductible and coir
Emergency Eye Examination <i>Loss or damage to prescription corrective lenses due to an accident</i>	\$150 maximum limit. \$50 deductible per occurrence. Subject to coi
Personal Liability <i>Secondary to any other insurance</i>	\$25,000 combined maximum limit. Injury to a third person: \$100 pe deductible. Damage to a third person's property: \$100 per damage coverage for injury to a related third party or damage to related thir property.
Pet Return <i>For a pet cat or dog traveling with the insured person</i>	\$1,000 maximum limit. Not subject to deductible
Small Pet Common Air Carrier Accidental Death Benefit	\$500 maximum limit. Not subject to deductible.

<i>For a pet cat or dog up to 30 pounds traveling with the insured person</i>	
Natural Disaster	\$250 per day and maximum limit of five days for accommodations. deductible.