Patriot Multi-Trip℠

Travel Medical Insurance

Travel medical insurance for individuals, families and groups of five or more taking multiple trips annually

WWW.IMGLOBAL.COM

IMG™

WHY IMG?

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.

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.

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.

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.

WHY CHOOSE PATRIOT MULTI-TRIP

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 Multi-Trip℠ Travel Medical Insurance so you can spend more time enjoying your international experience and less time worrying about your medical coverage.

Patriot Multi-Trip is designed for individuals, families, and groups of five or more who travel frequently outside of their home country throughout the year. The annual plan — renewable up to a total of 36 months — is availalbe for U.S. and non-U.S. citizens who are younger than age 76.

ADDITIONAL WORLD-CLASS SERVICES

My*IMG*℠

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

Universal Rx Pharmacy Discount Savings

This discount savings program allows you 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 program is not insurance coverage; it is purely a discount program.*

PLAN INFORMATION & HIGHLIGHTS

Maximum Limit	$1,000,000
Maximum Limit for travelers age 70-75	$50,000
Individual Deductible	$250 per each covered illness
Coinsurance - Treatment Received Outside of the U.S. & Canada	No coinsurance
Coinsurance - Treatment Received Within the U.S. & Canada	**In the PPO Network** - The plan pays 90% of eligible medical expenses up to $5,000, then 100% up to the maximum limit **Out of the PPO Network** - The plan pays 80% of eligible medical expenses up to $5,000, then 100% up to the maximum limit
Benefit Period	$5,000 for a maximum of 30 days with proof of current medical insurance
MyIMG℠	24-hour secure access from anywhere in the world to manage your account
World-Class Medical Benefits	Coverage available for inpatient and outpatient medical expenses
International Emergency Care	A wide range of international emergency benefits, including emergency medical evacuation, emergency reunion, return of mortal remains, return of minor children and more

SCHEDULE OF BENEFITS *(All coverages, benefits and premium amounts shown are in U.S. dollars.)*

MEDICAL BENEFITS *Usual, reasonable and customary charges. Subject to deductible and coinsurance when applicable.*

Hospital Room and Board	Up to the maximum limit for average semi-private room rate
Intensive Care	Up to the maximum limit
Medical Expenses	Up to the maximum limit
Outpatient Medical Expenses	Up to the maximum limit
Local Ambulance	Up to the maximum limit
Emergency Room Accident	Up to the maximum limit
Emergency Room Illness with Inpatient Admission	Up to the maximum limit
Emergency Room Illness without Inpatient Admission	Up to the maximum limit with additional $250 deductible
Dental - Injury Due to Accident	Up to the maximum limit
Dental - Sudden Dental Emergency	Up to $100
Hospital Daily Indemnity (for U.S. citizens only)	Up to $100 per night up to a maximum of 10 days

INTERNATIONAL EMERGENCY CARE *When coordinated through the plan administrator.*

Emergency Medical Evacuation	Up to the maximum limit
Emergency Reunion	Up to $50,000
Return of Mortal Remains	Up to $50,000
Return of Minor Children	Up to $50,000
Political Evacuation	Up to $10,000
Identity Theft Assistance	Up to $500 per period of coverage

ADDITIONAL BENEFITS

Terrorism	Up to $50,000 lifetime maximum
Sports & Activities Coverage	Up to the maximum limit for basic sports
Sudden and Unexpected Recurrence of a Pre-Existing Condition - Medical	Up to $5,000 per period of coverage
Sudden and Unexpected Recurrence of a Pre-Existing Condition - Emergency Medical Evacuation	Up to $25,000 of eligible costs and expenses
Trip Interruption	Up to $5,000
Common Carrier Accidental Death	$50,000 to beneficiary; maximum of $250,000 per family
Accidental Death & Dismemberment	$25,000 principal sum
Lost Luggage	Up to $50 per item of luggage; maximum of $250

OPTIONAL RIDERS *(Apply to all individuals listed on the application. *The Evacuation Plus rider is only available on individual plans.)*

	Age	Lifetime Maximum
Adventure Sports Rider (available to insureds up to age 65)	0-49	$50,000
	50-59	$30,000
	60-64	$15,000

*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

PLAN RATES - INDIVIDUAL

PATRIOT MULTI-TRIP INTERNATIONAL *(Individual rates for U.S. citizens. Rates are through age 75*)*

Maximum Trip Duration	30 Days Per Trip	45 Days Per Trip
Annual premium	$200	$245
Spouse and two children	$100	$122
Each additional child	$40	$49

PATRIOT MULTI-TRIP AMERICA *(Individual rates for non-U.S. citizens. Rates are through age 75*)*

Maximum Trip Duration	30 Days Per Trip	45 Days Per Trip
Annual premium	$285	$350
Spouse and two children	$145	$180
Each additional child	$57	$70

PLAN RATES - GROUP

PATRIOT MULTI-TRIP INTERNATIONAL *(Group rates for U.S. citizens. Rates are through age 75*)*

Maximum Trip Duration	30 Days Per Trip	45 Days Per Trip
Annual premium	$180	$220
Spouse and two children	$90	$110
Each additional child	$36	$44

PATRIOT MULTI-TRIP AMERICA *(Group rates for non-U.S. citizens. Rates are through age 75*)*

Maximum Trip Duration	30 Days Per Trip	45 Days Per Trip
Annual premium	$255	$315
Spouse and two children	$130	$160
Each additional child	$51	$63

The plan pays a maximum limit of $50,000 for travelers who are 70-75 years old.

RIDER RATES

ADVENTURE SPORTS RIDER *(Available on Patriot Multi-Trip International and Patriot Multi-Trip America plans for individuals and groups)*	
Premium per covered insured (annual rate)	$85

EVACUATION PLUS RIDER *(Available on Patriot Multi-Trip International and Patriot Multi-Trip America plans for individuals only.)*	
Premium per covered insured (annual rate)	$250

IMG reserves the right to issue the most current rates in the event these expire, are modified or replaced with a newer version. Rates include surplus lines tax where applicable.

CONDITIONS OF COVERAGE

1. The period of coverage is for one year from the effective date of the Certificate of Coverage.
2. Coverage and benefits are subject to the applicable deductible, coinsurance and the other terms and conditions contained in the complete Certificate of Insurance and Master Policy.
3. Coverage under a Patriot Multi-Trip plan is secondary to any other coverage or contractual benefits.
4. Coverage and benefits are for medically necessary, usual, reasonable and customary charges only. Benefits under the plan are available only for injuries and illnesses for which treatment is first obtained during the first 30 or 45 days of each trip based upon the plan chosen.
5. Charges must be administered or ordered by a physician.
6. Charges must be incurred during the period of coverage.
7. Claims must be presented to IMG for payment within 90 days from the date the claim was incurred.

ELIGIBILITY

- **(U.S. citizens)** You, your spouse and children are eligible for a Patriot Multi-Trip International individual or group plan while traveling outside of the United States if you: 1. are under the age of 76, 2. currently have a domestic health insurance policy (either individual or group) and maintain this domestic coverage the entire time while covered under Patriot Multi-Trip plan, and 3. travel outside of the United States frequently throughout the year.
- **(Non-U.S. citizens)** You, your spouse and children are eligible for a Patriot Multi-Trip America individual or group plan while traveling outside of your home country if you: **1)** are under the age of 76, **2)** currently have a domestic health insurance policy (either individual or group) and maintain this domestic coverage the entire time while covered under Patriot Multi-Trip plan, and **3)** travel outside of your home country and/or country of citizenship frequently throughout the year.

RENEWAL OF COVERAGE

The Patriot Multi-Trip individual and group plans may be renewed (unless there is a break in coverage) in increments of 12 months up to a total of 36 continuous months. Any one period of coverage may not exceed 12 months. *Please note: Renewal premium rates may differ from initial rates.*

QUALITY GUARANTEE

Your satisfaction is very important to IMG. If you are not pleased with this product for any reason, you may submit a written request, prior to the effective date, for cancellation and refund of premium paid.

ENROLLMENT

To apply, simply complete and return the application. If you are applying as a family, you may include yourself, your spouse and dependents on one application. If you have dependents who are 18 years of age or older, you must complete a separate application for those individuals. If approved, you will receive a fulfillment kit, which includes an identification card, declaration of insurance and a Certificate Wording containing a complete description of benefits, exclusions and terms of the plan.

IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): *This insurance is not subject to and does not provide benefits required by PPACA. As of 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 Patriot Multi-Trip Travel Medical Insurance, please see IMG's Frequently Asked Questions at www.imglobal.com/en/client-resources/PPACA-FAQ.aspx.*

Global Peace of Mind®

Patriot Multi-Trip℠

Travel Medical Insurance

WWW.IMGLOBAL.COM

Producer Contact Information

CAVE ENTERPRISES INC. DBA CAVE INSURANCE
12316 244THE STREET
CHISAGO CITY, MN 55013
Phone: 651-261-0951
tim@caveinsurance.com
http://www.caveinsurance.com

TM

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. Certain contracts do contain a pre-existing condition exclusion and do not cover losses or expenses related to a pre-existing condition.

This brochure contains many of the valuable trademarks, names, titles, logos, images, designs, copyrights and other proprietary materials owned, registered and used by International Medical Group and its representatives throughout the world. ©2007-2016 International Medical Group. All rights reserved.

+1.317.655.4500 www.imglobal.com insurance@imglobal.com

Version 1216