

# Gateway Group<sup>SM</sup>

Gateway International Group<sup>SM</sup>  
and Gateway USA Group<sup>SM</sup>:  
Medical insurance for groups of  
five or more traveling abroad

gateway<sup>SM</sup>



MERCER

# Why Consider International Travel Medical Insurance?



Traveling abroad can be an exciting experience. But what would happen if a member of your group became ill or injured while away from home? How would you deal with the language and currency barriers? Who would you call? Imagine trying to call your insurance company at 3:00 a.m. from a foreign country during a medical emergency. Will they be there when you need them the most?

Most travelers assume they will be covered by their standard medical plan. The truth is, 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 - and that of your group - at risk.

Your group has enough to worry about when they travel. Don't let their medical coverage be an uncertainty. International Medical Group® (IMG®) has developed two international health care plans to provide you and your group Coverage Without Boundaries® so you can spend more time enjoying your international experience, and less time worrying about your medical coverage.

## Why Gateway Group?

The two Gateway Group plans offer a complete package of international benefits available 24 hours a day. **Gateway International Group** provides coverage for a group of U.S. citizens traveling outside the U.S. with coverage for brief returns to the U.S., while **Gateway USA Group** provides coverage for a group of non-U.S. citizens traveling outside their home country. Both plans are available for a minimum of 10 days up to a maximum of two years, in accordance with the terms of the Certificate of Insurance.

Additionally, the plans offer excellent benefits and services to meet your global travel needs. You have access to international, multilingual customer service centers, claims administrators who process claims from all over the world, handling virtually every language and currency, and 24 hour access to highly qualified coordinators of emergency medical services and international treatment. You can also choose from a wide range of deductibles, several Maximum Limits, and you have access to more than 17,000 providers through our International Provider Access<sup>SM</sup> (IPA) when seeking treatment outside the U.S. You can also reduce your out-of-pocket costs when seeking treatment in the U.S. by locating providers through the independent Preferred Provider Organization.

# A Unique, Full-Service Approach

At IMG, we know that the reasons to travel abroad are many and varied - that's why our services are designed to provide you with the assistance you need no matter where you are.



Our goal is to provide you with Coverage Without Boundaries. By providing global products and services to vacationers, those working or living abroad for short or extended periods, people traveling frequently between countries, and those who maintain multiple countries of residence, IMG is the single resource for all your international travel medical insurance needs.

Our service and support sets us apart. Since 1990, we've served more than a million people around the globe - always focused on the specific needs of each individual. 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 there with you, wherever you go - bringing support for all your insurance needs around the globe - providing you Global Peace of Mind®.

## PLAN INFORMATION & HIGHLIGHTS

Maximum Limits	\$50,000, \$100,000, \$500,000, \$1,000,000, \$2,000,000
Individual Deductible	\$0, \$100, \$250, \$500, \$1,000, \$2,500
Coinsurance - for treatment received outside the U.S. & Canada	No Coinsurance
Coinsurance - for treatment received within the U.S. & Canada	<u>In the PPO Network</u> - The plan pays 90% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit <u>Out of the PPO Network</u> - The plan pays 80% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit
Benefit Period	Six months
MyIMG <sup>SM</sup>	24 hour secure access from anywhere in the world to manage your account at anytime
World-class Medical Benefits	Coverage available for in-patient and out-patient medical expenses
International Emergency Care	A wide range of international emergency benefits available including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more

## SCHEDULE OF BENEFITS

*All coverages, benefits and premium amounts shown in this booklet 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
Out-patient Medical Expenses	Up to the Maximum Limit
Local Ambulance	Up to the Maximum Limit
Prescription Drugs	Up to the Maximum Limit
Emergency Room Accident	Up to the Maximum Limit
Emergency Room Illness with In-patient Admission	Up to the Maximum Limit
Emergency Room Illness without In-patient 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	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 \$500,000 lifetime maximum (independent of the Maximum Limit)
Emergency Reunion	Up to \$50,000
Return of Mortal Remains or Cremation/Burial	Up to \$50,000 for Return of Mortal Remains or \$5,000 for Cremation/Burial
Return of Minor Children	Up to \$50,000
Political Evacuation	Up to \$10,000
Natural Disaster	\$100 per day for five days
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 <i>(for U.S. citizens only)</i>	Up to age 65 with primary health plan: URC up to plan maximum. Up to age 65 without primary health plan: \$20,000 lifetime maximum. Age 65+: \$2,500 life-time maximum
Sudden and Unexpected Recurrence of a Pre-existing Condition - Emergency Medical Evacuation	Up to \$25,000 of eligible costs and expenses
Incidental Home Country Coverage	Up to a cumulative two weeks
End of Trip Home Country Coverage	One month for every five months of travel coverage purchased, up to a maximum of two months
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 principle sum
Lost Luggage	Up to \$50 per item of personal property; maximum of \$250

## OPTIONAL RIDERS

*With the exception of the Chaperone/Faculty Leader Replacement Rider, optional riders apply to all individuals listed on the Application Form.*

	<u>Age</u>	<u>Lifetime Maximum</u>
Adventure Sports Rider <i>(available to insureds up to age 65)</i>	0 - 49	\$50,000
	50 - 59	\$30,000
	60 - 64	\$15,000
Chaperone/Faculty Leader Replacement Rider	Up to \$3,000 for round trip economy airline ticket	
Citizenship Return Rider	Up to the Maximum Limit	

***The benefits and riders on pages 3 and 4 are a summary only.  
Please see pages 10-15 for a list of descriptions.***



# GATEWAY INTERNATIONAL GROUP RATES

Rates are based on a \$250 deductible option.  
For other deductible options, please see the application.

## ONE MONTH RATES (Five Maximum Limit options. Maximums are per covered insured per certificate period.)

	Option 5	Option 6	Option 7	Option 8	Option 9
	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
Age	One Month	One Month	One Month	One Month	One Month
18-29	\$21	\$25	\$30	\$34	\$44
30-39	\$25	\$30	\$40	\$46	\$59
40-49	\$45	\$49	\$55	\$61	\$80
50-59	\$73	\$83	\$93	\$97	\$124
60-64	\$88	\$104	\$124	\$146	\$162
65-69	\$104	\$114	\$142	\$153	\$197
70-79	\$153	N/A	N/A	N/A	N/A
80+*	\$306	N/A	N/A	N/A	N/A
Dep. Child	\$19	\$23	\$27	\$30	\$33
Child Alone	\$21	\$25	\$30	\$34	\$42

\*10,000 Maximum

## DAILY RATES (10 day minimum)

	Option 5	Option 6	Option 7	Option 8	Option 9
	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
Age	Daily	Daily	Daily	Daily	Daily
18-29	\$0.72	\$0.86	\$0.99	\$1.17	\$1.49
30-39	\$0.86	\$0.99	\$1.35	\$1.53	\$1.98
40-49	\$1.53	\$1.62	\$1.85	\$2.07	\$2.70
50-59	\$2.43	\$2.79	\$3.11	\$3.24	\$4.14
60-64	\$2.93	\$3.51	\$4.14	\$4.86	\$5.45
65-69	\$3.51	\$3.74	\$4.32	\$5.13	\$6.57
70-79	\$5.13	N/A	N/A	N/A	N/A
80+*	\$10.22	N/A	N/A	N/A	N/A
Dep. Child	\$0.63	\$0.77	\$0.90	\$0.99	\$1.13
Child Alone	\$0.72	\$0.86	\$0.99	\$1.17	\$1.44

\*10,000 Maximum

# GATEWAY USA GROUP RATES

Rates are based on a \$250 deductible option.  
For other deductible options, please see the application.

## ONE MONTH RATES (Four Maximum Limit options. Maximums are per covered insured per certificate period.)

	Option 1 \$50,000	Option 2 \$100,000	Option 3 \$500,000	Option 4 \$1,000,000
Age	One Month	One Month	One Month	One Month
18-29	\$33	\$41	\$53	\$64
30-39	\$44	\$56	\$70	\$82
40-49	\$67	\$81	\$107	\$120
50-59	\$97	\$124	\$152	\$175
60-64	\$122	\$157	\$186	\$223
65-69	\$139	\$187	\$203	\$243
70-79	\$187	N/A	N/A	N/A
80+*	\$326	N/A	N/A	N/A
Dep. Child	\$30	\$37	\$48	\$53
Child Alone	\$33	\$41	\$53	\$59

\*10,000 Maximum

## DAILY RATES (10 day minimum)

	Option 1 \$50,000	Option 2 \$100,000	Option 3 \$500,000	Option 4 \$1,000,000
Age	Daily	Daily	Daily	Daily
18-29	\$1.15	\$1.40	\$1.80	\$2.15
30-39	\$1.50	\$1.90	\$2.35	\$2.75
40-49	\$2.25	\$2.70	\$3.60	\$4.00
50-59	\$3.25	\$4.15	\$5.10	\$5.85
60-64	\$4.10	\$5.25	\$6.25	\$7.50
65-69	\$4.65	\$6.30	\$6.80	\$8.10
70-79	\$6.25	N/A	N/A	N/A
80+*	\$10.90	N/A	N/A	N/A
Dep. Child	\$1.05	\$1.25	\$1.60	\$1.80
Child Alone	\$1.15	\$1.40	\$1.80	\$2.00

\*10,000 Maximum

All premium rates are effective as of 3/1/2014. 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. A dependent child is your child shown on the Application Form over 14 days and under 18 years of age, traveling with you, and for whom premium has been paid. The maximum amount of coverage for applicants who are 80 years of age or older is \$10,000.

## CONDITIONS OF COVERAGE

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

## ELIGIBILITY

The following conditions apply to all persons applying for and/or enrolling in Gateway Group.

- Gateway Group is travel insurance for U.S. citizens traveling outside the United States with coverage for brief returns to the U.S., and for non-U.S. citizens traveling outside their home country.
- For those under 65 years of age and visiting the U.S., your initial Period of Coverage must begin within six months of arrival in the U.S. For those 65 years of age and older, it must begin within 30 days of arrival. These requirements will be waived with proof of previous valid international travel insurance. Prior U.S. domestic health care coverage does not meet this eligibility requirement. Please provide the name of your international insurance carrier on the Application Form. If you are not in the U.S. at the time of application, please indicate your expected date of arrival on your Application Form.



## RENEWAL OF COVERAGE

If your Gateway Group plan is purchased for a minimum of one month, coverage may be renewed (unless there is a break in coverage) for a total of up to two years. Renewals are available in whole month increments. Each insured person must only satisfy one deductible and coinsurance within each 12 month coverage

period. *Please note: Renewal rates may differ from initial rates.*

- 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 the Patient Protection and Affordable Care Act (PPACA).



## QUALITY GUARANTEE

The group's satisfaction is very important to IMG. If the sponsoring organization or group is not pleased with this product for any reason, a written request may be submitted, prior to the effective date, for cancellation and refund of your premium. If the group does not have any claims filed with IMG, you may cancel the plan after the effective date, however, the following conditions will apply:

1. The group will be required to pay a \$50 cancellation fee and
2. only full month premiums will be considered for refunds (e.g., if the group chooses to cancel coverage two months and two weeks prior to the date coverage ends, IMG will only consider the two full months for a refund). If anyone in the group has filed a claim, the premium is non-refundable.

## ENROLLMENT PROCESS & APPLICATION FORM

**You should read the following important information prior to completing the Application Form.**

### HOW TO ENROLL

Before the group begins its travel, simply fill out the Application Form and calculate the premium for the time period(s) your group will be traveling. Once the Application Form is completed, return it to your insurance agent or broker, and/or mail it to IMG.



The group members, their spouses and unmarried dependent children (over 14 days and under 18 years of age) listed on the Application Form and for whom premiums have been paid will be covered from the **latest** of the following dates:

1. The date IMG receives the completed Application Form and the appropriate premium;
2. the date the group member departs from his/her home country; or
3. the date requested on the Application Form.

Gateway Group coverage ends on the **earliest** of the following dates:

1. The end of the period for which premium has been paid;
2. the date requested on the Application Form; or
3. the date the group member returns to his/her home country (however, see End of Trip Home Country Coverage on page 13).

## ENROLLMENT PROCESSING & FULFILLMENT KITS

IMG normally processes Application Forms within 24 hours of receipt. Once the application process is complete, the approved applicants can request the Company to mail a fulfillment kit to the mailing address listed on the enrollment form. The fulfillment kit will include an IMG Identification Card, IMG contact numbers, claim forms and your insurance certificate providing a complete description of your coverage under the contract. *Please note: If you require express mail delivery, there is an additional charge listed on the Application Form.*

## ONLINE FULFILLMENT KIT

For convenience, approved applicants may choose to communicate electronically and download their fulfillment kit from the IMG website for immediate access. To do this, you must check the appropriate box listed in Section 2 of the application form. We **must** have your correct email address to complete this process. If IMG has processed and approved your application form, you will receive an email from IMG that contains all of the hyperlinks to easily obtain the fulfillment information through the Internet.

## CLAIMS PROCEDURE

### PRECERTIFICATION

Each proposed hospital admission, in-patient or out-patient surgery, and other procedures as noted in the Certificate of Insurance 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 identification card **prior** to admission to a hospital or performance of a surgery. In case of an emergency admission, the Precertification call 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, and customary rates. Please refer to the Certificate of Insurance for full details of the Precertification requirements.

**For Precertification, emergency evacuation, and return of mortal remains, please call:** IMG in the U.S.: 1.800.628.4664 (toll free) or 1.317.655.4500. Call IMG outside the U.S.: 001.317.655.4500 (collect if necessary). This information will also be provided on your ID card.

**Note:** An insured person may begin the Precertification process through MyIMG or the Client Resources section of our website, [www.imglobal.com](http://www.imglobal.com). Simply look for the Precertification option. You will be asked to provide the required information, which can then be submitted electronically to IMG. Once we have confirmed receipt of your request, our utilization management and review team will review the information provided and respond to the insured person or the provider within two business days. Please note that this online service will only initiate the Precertification process, and it should not be used to Precertify emergency admissions, procedures, or evacuations.

## CLAIM PAYMENT

All benefits payable under Gateway Group are subject to the terms and conditions in the Certificate of Insurance. To make claim processing efficient, claims 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](http://www.imglobal.com)*** and mailed to International Medical Group, P.O. Box 88500, Indianapolis, IN 46208-0500 USA. All IMG contact numbers, claim forms and the Certificate of Insurance will be included in the fulfillment kit. IMG may also be contacted by fax: 1.317.655.4505 or email: [insurance@imglobal.com](mailto:insurance@imglobal.com).

## SUMMARY OF BENEFITS

The following is a summary of benefits and terms that are available to eligible insureds on the Gateway Group plans.

### DEDUCTIBLE:

On the Application Form, you will be asked to circle your choice of a deductible. Your premium rate is dependent on the deductible you choose. Please see the Application Form for more information.

### EMERGENCY ROOM:



Charges incurred for the use of the Emergency Room due to an accident or illness are covered up to the Maximum Limit.

Charges incurred for the use of the Emergency Room for treatment of an illness are subject to an additional (extra) \$250 deductible if treatment does not require admission to the hospital.

### DENTAL:

**Injury due to an accident** - Each Gateway Group plan covers the cost of emergency dental treatment and dental surgical procedures necessary to restore or replace sound natural teeth lost or damaged in an accident up to the Maximum Limit.

**Sudden dental emergency** - Each plan will pay up to \$100 for the necessary treatment of sudden, unexpected pain to sound natural teeth.

## **SUDDEN AND UNEXPECTED RECURRENCE OF A PRE-EXISTING CONDITION:**

**(U.S. citizens only)** For those up to age 65 with a primary health plan, Gateway International Group will pay the Usual, Reasonable and Customary charges of a sudden and unexpected recurrence of a **Pre-existing Condition** (defined on page 16) up to the plan maximum. For those without a primary health plan, Gateway International Group will pay up to a \$20,000 lifetime maximum. For those age 65 and older, with or without a primary health plan, Gateway International Group will pay up to a \$2,500 lifetime maximum. The primary health plan must have existed prior to the effective date and during coverage of the Gateway Group plan, and the **Pre-existing Condition** must be covered under the primary health plan.

**In addition, up to \$25,000 will be paid** to U.S. citizens for the eligible costs and expenses of an Emergency Medical Evacuation arising or resulting from a sudden and unexpected recurrence of a **Pre-existing Condition**.

## **HOSPITAL DAILY INDEMNITY:**

Each plan pays \$100 directly to the insured person for each night of a required overnight stay in a hospital up to a maximum of 10 days. The hospital stay must be covered under this plan in order to receive this benefit. This benefit is not available for Gateway USA Group (non-U.S. citizens) if the hospitalization is due to the Sudden Recurrence of a Pre-existing Condition.

## **BENEFIT PERIOD:**

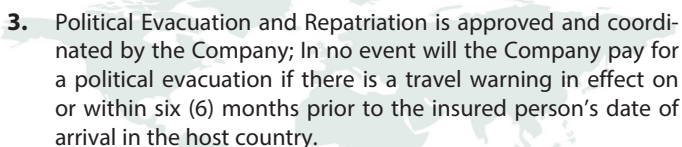
If a covered injury or illness requires continuing treatment after the Period of Coverage expires, the six-month Benefit Period may offer continued coverage for that injury or illness. When the Certificate expires, the Company will review the date of initial treatment for the covered injury or illness. If treatment began less than six months before the Period of Coverage expired, benefits for the covered injury or illness continues. This is subject to the Maximum Limits and the other terms of the plan until there have been six months of continuous coverage for the covered injury or illness.

## **INTERNATIONAL EMERGENCY CARE**

### **POLITICAL EVACUATION:**

If the United States Department of State, Bureau of Consular Affairs, or similar government organization of the insured person's home country, orders the evacuation of all non-emergency government personnel from the host country, due to political unrest, that becomes effective on or after the insured person's date of arrival in the host country, the Company pays up to a \$10,000 lifetime maximum for transportation to the nearest place of safety or for repatriation to the insured person's home country or country of residence provided that:

1. The insured person contacts the Company within 10 days of the United States Department of State, Bureau of Consular Affairs, or similar government organization of the insured person's home country, issuance of the evacuation order; and
2. The evacuation order pertains to persons from the same home country as the insured person; and

- 
3. Political Evacuation and Repatriation is approved and coordinated by the Company; In no event will the Company pay for a political evacuation if there is a travel warning in effect on or within six (6) months prior to the insured person's date of arrival in the host country.

#### **EMERGENCY EVACUATION:**

The Gateway Group plans offer coverage for Emergency Medical Evacuation to the nearest qualified medical facility; expenses for reasonable transportation resulting from the evacuation; and the cost of returning to either the home country or the country where the evacuation occurred, up to a \$500,000 lifetime maximum (independent of the Maximum Limit).

#### **EMERGENCY REUNION:**

Each Gateway Group plan also offers Emergency Reunion coverage, up to \$50,000 for a maximum of 15 days, for the reasonable travel and lodging expenses of a relative or friend during an Emergency Medical Evacuation: either the cost of accompanying the insured during the evacuation or traveling from the home country to be reunited with the insured.

#### **RETURN OF MORTAL REMAINS OR CREMATION/BURIAL:**

If a covered illness/injury results in death, expenses for Repatriation of bodily remains or ashes to the home country will be covered up to a maximum of \$50,000; or up to \$5,000 for the preparation, local burial or cremation of your mortal remains at the place of death.

#### **RETURN OF MINOR CHILDREN:**

If a covered illness/injury results in a hospitalization and/or death of an insured person, and he/she is traveling alone with child(ren) 19 or under that otherwise would be left unattended, the Gateway Group plans will pay up to \$50,000 for one way economy fare to their home country, including a chaperone, if necessary, for the safety of the child(ren).

*To be eligible for the Evacuation, Reunion and Return benefits, these must be recommended by the attending physician in life-threatening medical situations, and approved in advance and coordinated by IMG.*

#### **INCIDENTAL HOME COUNTRY COVERAGE:**

During the Period of Coverage an insured person may return to their home country for incidental visits up to a cumulative two weeks total, subject to:

1. The insured person must have left their home country,
2. The total Period of Coverage must be for a minimum of 30 days, and
3. The return to the home country may not be taken to receive treatment for an illness or injury incurred while traveling.



### **END OF TRIP HOME COUNTRY COVERAGE:**

For every five months of continuous coverage you purchase, you can purchase one additional month of home country coverage as an accommodation and supplemental travel benefit, up to a maximum of two months. To purchase this special home country extension coverage, please calculate your premium in the Application Form to include the additional month(s).

### **SPORTS AND ACTIVITIES COVERAGE:**

Each Gateway Group plan covers injuries incurred during athletic activities which are non-organized, non-contact and engaged in by the insured person solely for leisure, recreation, entertainment or fitness purposes. Some of these sports and activities include, but are not limited to, motor cycle/motorscooter riding, recreational downhill and/or cross country snow skiing, horseback riding, sub-aquatic activities (to 10m), wakeboarding, and water skiing. However, activities not covered include amateur or professional sports or other athletic activity which is organized and/or sanctioned by the National Collegiate Athletic Association (and/or any other collegiate sanctioning or government body), or the International Olympic Committee, and or Adventure Sports. *Please note this is only a summary of sports and activities and exclusions. For additional information, please refer to the Certificate of Insurance.*

### **ACCIDENTAL DEATH AND DISMEMBERMENT:**

Each Gateway Group plan offers a \$25,000 principal sum benefit for Accidental Death and Dismemberment occurring during the Period of Coverage: • Accidental Loss of life - principal sum • Accidental Loss of two Members - principal sum • Accidental Loss of one Member - 50% of principal sum. *"Member" means hand, foot or eye.*

### **COMMON CARRIER ACCIDENTAL DEATH:**

If accidental death should occur while traveling on a commercial Common Carrier, \$50,000 is payable to the designated beneficiary, to a maximum of \$250,000 per family.

### **NATURAL DISASTER:**

This benefit is available in the event an insured person is required to depart his/her destination due to an evacuation order issued by prevailing authorities in connection with a Natural Disaster. Natural Disaster is defined as widespread disruption of human lives by disasters such as flood, drought, tidal wave, fire, hurricane, earthquake, windstorm, or other storm, landslide, or other natural catastrophe or event resulting in migration of the population for its safety.

### **TRIP INTERRUPTION:**

If, during a covered trip, there is an unexpected death of an immediate family member (spouse, child, parent or sibling), a break-in at the insured's principal residence, or the substantial destruction of the insured's principal residence due to a fire or natural disaster, each Gateway Group plan pays to return the insured to the area of principal residence. The plan pays for a one way air or ground transportation ticket of the same class as the unused travel ticket, less the value of the unused return ticket.

### **TERRORISM COVERAGE:**

Each Gateway Group plan provides coverage for injuries and illness incurred as a result of an act of Terrorism, limited in amount and by circumstances. If an insured person is injured as a result of an act of Terrorism, and the insured person has no direct or indirect participation in the act, the plan reimburses eligible medical claims subject to a \$50,000 lifetime maximum. Terrorism includes criminal acts, including against civilians, committed with the intent to cause death or serious bodily injury, or taking of hostages, with the purpose to provide a state of terror in the general public or in a group of persons or particular persons, intimidate a population, or compel a government of international organization to do or to abstain from doing an act. However, this benefit does not cover an act of Terrorism in any country or location where the United States government has issued a travel advisory that has been in effect within the six months prior to the insured person's date of arrival. In addition, claims incurred as a result of radiological, nuclear, chemical or biological weapons or events are not covered.

This benefit also does not cover an act of Terrorism in the event that an advisory to leave a certain country or location is issued by the United States government after the insured person's arrival date, and the insured person unreasonably fails or refuses to heed such warning or depart the country or location.

### **IDENTITY THEFT ASSISTANCE:**

If an imposter obtains key personal information such as a Social Security or Driver's License number, or other method of identifying an insured person in order to impersonate or obtain credit, merchandise or services in the insured person's name, the Gateway Group plans provide coverage up to \$500 for the reasonable, customary and necessary costs



incurred by the insured for: re-filing a loan or other credit application that is rejected solely as a result of the stolen identity event; notarization of legal documents, long distance telephone calls, and postage that has resulted solely as a result of reporting, amending and/or rectifying records as a result of the stolen identity event; up to three credit reports obtained within one year of the insured person's knowledge of the stolen identity event; and stop payment orders placed on missing or unauthorized checks as a result of the stolen identity event.

The identity theft event must occur during the Period of Coverage.

### **LOST LUGGAGE:**

A benefit of \$50 per luggage item, up to a maximum of \$250, is payable in the event that the Common Carrier permanently loses an insured person's checked luggage while in transit. This coverage is secondary to any other available reimbursement, including the Carrier's.

## DESCRIPTION OF OPTIONAL RIDERS



### ADVENTURE SPORTS RIDER:

The Adventure Sports Rider is available on both Gateway Group plans for those up to the age of 65. The following activities are covered to the lifetime maximum amounts listed on page four as long as they are engaged solely for leisure, recreation, or entertainment purposes: abseiling, BMX, bobsledding, bungee jumping, canyoning, caving, hang gliding, heli-skiing, high diving, hot air ballooning, inline skating, jet skiing, jungle zip lining, kayaking, mountain biking, parachuting, paraglid-

ing, parascending, piloting a non-commercial aircraft, rappelling, rock climbing or mountaineering (ropes and guides to 4500m from ground level), scuba diving (to 50m), skydiving, snorkeling, snowboarding, snowmobiling, snow skiing, spelunking, surfing, trekking, whitewater rafting (to Class V), wildlife safaris, and windsurfing. All such activities must be carried out in strict accordance with the rules, regulations and guidelines of the applicable Governing Body or Authority of each such activity. Certain sports activities are never covered, regardless of whether or not you purchase the Adventure Sports Rider. *Please note this is only a summary of Adventure Sports and exclusions. For additional information, please refer to the Certificate of Insurance.*

### CHAPERONE/FACULTY LEADER REPLACEMENT RIDER:

In the event that an insured person who is designated as a Chaperone/Faculty Leader by the sponsoring organization has an unexpected death of a relative, a medical emergency, or the substantial destruction of the principal residence in his/her home country, which causes the insured person to have to cancel or interrupt travel, Gateway Group covers reimbursement up to \$3,000 for the expense of a round trip economy airline ticket for a replacement Chaperone/Faculty Leader. For premium information, please see the Application Form.

### CITIZENSHIP RETURN RIDER:

When purchased at the time of application, the Citizenship Return Rider provides temporary medical coverage for non-U.S. citizens returning to their country of citizenship. **For U.S. citizens**, the rider provides up to 60 days of coverage for brief returns to the U.S. provided you have a current health plan in force and have resided outside the U.S. continuously for the past six months. Coverage for sudden recurrence of pre-existing conditions is excluded if the rider is selected. For premium information, please see the back of the Application Form.

## ADDITIONAL BENEFITS & SERVICES

### MyIMG<sup>SM</sup>

Service at your fingertips anytime, anywhere - that's what MyIMG provides. MyIMG 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 MyIMG 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:

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

### Locating a Provider

With the Gateway Group plans, you may seek treatment with the hospital or doctor of your choice. 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 health care physicians 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 the U.S., IMG provides its online International Provider Access (IPA), a database of over 17,000 providers.

### Universal Rx Pharmacy Discount Savings

This is a discount savings program available to every certificate holder of the Gateway Group plans. This program allows card members 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 coverage. It is purely a discount program to purchasers of the Gateway Group plans. Use of the discount card does not guarantee that prescribed medication is covered under the insurance benefit plan.



## Akeso Care Management® (ACM®)

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 ACM, 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. ACM has international medical experience, providing services in more than 170 countries worldwide.

ACM 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, ACM earned its URAC accreditation in Health Utilization Management.

From routine medical care to complex case management, from check-ups to emergency medical evacuations, ACM 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.

## One Call. One Company. Your Complete International Resource.

IMG offers a comprehensive range of international medical insurance and travel insurance products for every insurance need. Whether you need individual coverage for a vacation, extended coverage for a long-term stay abroad, or group coverage for employees in locations around the world, we've got the right plan for you and the exceptional services to back them up.

*This brochure contains only a brief summary of current Gateway Group benefits, conditions, limitations and exclusions, and is subject to all the terms and conditions of the full Certificate of Insurance. The complete Certificate of Insurance with all terms, conditions and exclusions will be included in the fulfillment kit sent to approved applicants. The Gateway Group plans are amended, modified or replaced from time to time, and IMG reserves the right to issue the most current Certificate of Insurance for this insurance plan in the event this application and/or brochure has expired, is modified, or is replaced with a newer version. Samples of current Certificate wordings are available upon request.*

**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 will require U.S. citizens and certain U.S. residents to obtain PPACA compliant insurance coverage unless they are exempt from PPACA. Penalties may be imposed on U.S. citizens and U.S. residents 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.



## PROTECTING YOUR TRAVEL INVESTMENT



You can spend a great deal of time planning your trip and it is exciting getting everything ready. But what would happen if the airline you selected should go out of business or you're prevented from taking your trip? Your hard-earned payments could be lost. To help protect you from losing the money you've spent to travel, IMG works with iTravelInsured® (iTI®) to bring you the Patriot T.R.I.P. Lite program.

### PATRIOT T.R.I.P. LITE

This iTI program is designed to provide peace of mind so you can enjoy your travels. The benefits are outlined below and on the following page, and program cost information can be found on the Application Form.

### BENEFIT HIGHLIGHTS

**Trip Cancellation** - *The amount of Your trip You elected to protect up to \$25,000 Per Insured Person*

- Your emergency illness, injury or death, or that of a family member, a business partner, a travel companion, or a travel companion's family member
- Financial default of a travel supplier
- A terrorist incident
- Organized labor strike
- Natural disaster resulting in the cessation of the travel supplier's services
- Hijacking
- Medical quarantine
- Jury duty
- Your home or that of a travel companion made uninhabitable by fire, vandalism or natural disaster
- Your auto accident or that of a travel companion on the way to the scheduled departure point
- You or a travel companion serving on active or reserve duty for the military, police or fire department, whose personal leave is revoked to provide aid or relief in the event of a natural disaster or a terrorist act
- Employer termination or layoff
- A documented theft of your passport or visa

**Trip Interruption** - *Up to 100% of the amount of Your trip You elected to protect*

- Applies to the same events as listed above

**Travel Delay** - *25% of \$500 for each 24 hours of delay after an initial delay of 24 hours up to a maximum of \$500 Per Insured Person*

- Travel supplier delay
- Lost or stolen passport, travel documents, or money
- Medical quarantine
- Natural disaster
- Your injury or illness or that of a travel companion

**Missed Connection** - *25% of Trip Cancellation Benefit. Maximum Benefit is \$500 for a Common Carrier delay of 8 hours or more*

- Inclement weather
- Natural disaster
- Travel supplier delay

**Baggage Delay** - *Up to \$100 Per Insured Person*

**Maximum Trip Length** - *Up to 31 days*

## T.R.I.P. LITE PRE-EXISTING CONDITIONS

This program does not cover you for pre-existing conditions. However, your pre-existing conditions might still be covered if the answer to all of the following questions is “no”:

1. Were you treated for a new illness in the last 60 days, or did symptoms exist for which a reasonably prudent person would have sought treatment?
2. Has your condition worsened or required medical attention in the last 60 days?
3. Have you received any new medications in the past 60 days or have any of your current dosages been changed?

## T.R.I.P. LITE EXCLUSIONS

We will not pay for any Illness, Injury or loss caused by or as a result of:

■ A Pre-Existing Condition ■ Intentionally self-inflicted harm, suicide or attempted suicide, by You, a Family Member, a Travel Companion or a Travel Companion's Family Member ■ Pregnancy, fertility treatments, childbirth or elective abortion, other than unforeseen complications of pregnancy, of You, a Family Member, a Travel Companion or a Travel Companion's Family Member ■ Any Mental, Nervous or Psychological disorders or physical complications related thereto, of You, a Family Member, a Travel Companion or a Travel Companion's Family Member ■ You being under the influence of intoxicating liquor (as determined by the jurisdiction where the loss occurred) or drugs other than drugs taken in accordance with treatment prescribed and directed by a Physician ■ War (whether declared or undeclared), acts of war, military duty (unless specifically covered), or voluntary participation in a civil disorder or unrest ■ Participation in Professional or Amateur Athletics (including training) ■ Participation in any sporting, recreational, or adventure activity where such activity is undertaken against the advice or direction of any local authorities or any qualified instructor or contrary to the rules, regulations, recommendations and procedures of the recognized governing body of the area where such activity takes place ■ All extreme, high risk sports including but not limited to: bodily contact sports, skydiving, hang gliding, bungee jumping, parachuting, mountain climbing or other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails ■ Scuba diving (unless accompanied by a dive master and not deeper than 130 feet) ■ Operating or learning to operate any aircraft as pilot or crew ■ Nuclear reaction, radiation or radioactive contamination ■ Natural disasters (unless specifically covered) ■ Epidemic ■ Pollution or threat of pollutant release ■ Commission of a violation of law by You, a Family Member, a Travel Companion or a Travel Companion's Family Member whether they are Insured or not, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations ■ Any known, expected or reasonably foreseeable events or conditions that would cause a loss or claim under this Certificate ■ Financial Default (except as specifically covered).

## NSBTHA

When you purchase a Patriot T.R.I.P. Lite program you automatically become a member of the National Small Business Travel & Health Association (NSBTHA). Through this association members may access travel insurance, emergency travel assistance services, and information about events, legislation, and other matters related to travel. Information about NSBTHA is available at [www.NSBTHA.org](http://www.NSBTHA.org).

*This is a summary of the principal provisions of the master policy offered through NSBTHA for its members. It is not considered to be a contract of insurance. Coverage may vary by state and may not be available in all states. For more information regarding the exclusions and all other terms and conditions of Patriot T.R.I.P. Lite, please see the certificate wording for your state which is available upon request.*

*This brochure is not intended to be an offer to sell Patriot T.R.I.P. Lite or a solicitation by iTravelInsured in any jurisdiction where such action would be unlawful or in which iTravelInsured is not qualified to do so.*

*Insurance products are underwritten and offered where available by Sirius America Insurance Company.*

1.

Group Member's Name

Country of Citizenship

Home Country

Date of Birth

Government Issued ID Number

Group Member's requested Effective date, EXpiration date and/ or DEparture date, if different than dates on the reverse side

Monthly Rate\*

Daily Rate\*

1

EF:

EX:

DE:

2

EF:

EX:

DE:

3

EF:

EX:

DE:

4

EF:

EX:

DE:

5

EF:

EX:

DE:

6

EF:

EX:

DE:

7

EF:

EX:

DE:

8

EF:

EX:

DE:

9

EF:

EX:

DE:

10

EF:

EX:

DE:

11

EF:

EX:

DE:

•Please check the box in front of the applicant's name to identify the Chaperone/Faculty Leader (if the Chaperone Rider is selected)

(attach additional sheets if necessary) \*use applicable monthly/daily rates (see pages 5 or 6)

2.

X

=

SUBTOTALS:

A

B

Subtotal A (from Subtotal A to the right)

# of months

Total A

Subtotal B (from Subtotal B to the right)

X

=

Total B (continue to box below)

3. Select the coverage plan and plan option.

(Check one plan and one option):

Gateway USA Group for non-U.S. citizens

(see page 6) Option Number: 1\_\_ 2\_\_ 3\_\_ 4\_\_

Non-U.S. citizens if replacing current international coverage

Current Carrier

(see page 7 for details)

Date of arrival in the U.S. OR

Expiration date of current coverage

Gateway International Group for U.S. citizens

(see page 5) Option Number: 5\_\_ 6\_\_ 7\_\_ 8\_\_ 9\_\_

4. CIRCLE ONE	Deductible	Rate Factor
Select one deductible by circling it, then enter the applicable rate factor amount in the premium calculation box in Section 6	\$0	1.25
	\$100	1.10
	\$250	1.00
	\$500	.90
	\$1000	.80
	\$2500	.70

5. End of Trip Home Country Coverage (see page 13 for details)

One month for every five months of purchased Travel Medical coverage up to a maximum of two months of Home Country Coverage.

This will be added as additional months of coverage to your planned travel period and will begin upon the date of return to your home country.

Monthly Rate Subtotal (A)

# of Months Home Country Coverage

Total Home Country Coverage Premium

X

=

Total (C)

To Pay in Monthly Installments (please first calculate your total premium in Section 6 of the Application)

Total Premium

Number of months

+ \$10.00

Billing fee

= \$

Periodic payment

(Minimum initial payment required)

Please complete and return the front and back sides of this application.

6. (A) Monthly premium total (from Total (A) in Section 2)

(B) Daily premium total (from Total (B) in Section 2)

(C) End of Trip Home Country Coverage premium (from Total (C) in Section 5)

Deductible rate factor (see Section 4)

(D) Base premium - enter in the space below

Adventure Sports Rider enter .20 if applicable

Citizenship Return Rider enter .05 if applicable

If you are a U.S. citizen and elect this rider: Have you resided outside the U.S. continuously for the past 6 months?

Do you have a current health plan in force?

If you answered No to either question, you are ineligible for this rider.

Chaperone Rider enter .10 if applicable

(E) Total Rider factor go to space below and place this factor to the right of the 1.

Patriot T.R.I.P. Lite - To join NSBTHA and to purchase this option, please complete the following calculation:

Total cost of trip for all travelers (minimum \$500 per traveler)

Enter (F) in the space below

(D) Enter the amount from D

(E) Enter the amount from E to the right of the 1.

(F) Enter the amount from F

\$20 optional express mail

TOTAL AMOUNT DUE

IMG Producer Use Only

Producer# 460030

GA# MGA 57691

Name DIGITAL INSURANCE, INC

Address 200 GALLERIA PARKWAY, SUITE 1950

City, State, Zip ATLANTA GA 30339

Phone 925-407-1170

0515

**To Enroll** - **1.** Complete entire Application Form (front and back - please print) **2.** Please make check or money order payable to IMG and enclose in envelope with signed Application Form **3.** Mail or fax to: International Medical Group, Inc., P.O. Box 88509, Indianapolis, IN 46208-0509 USA, Fax 1.317.655.4505

Sponsoring Organization\_\_\_\_\_

Address\_\_\_\_\_

City/State/Zip\_\_\_\_\_

Phone\_\_\_\_\_

Fax\_\_\_\_\_

Contact Name\_\_\_\_\_

**Requested Effective Date**\_\_\_\_\_

Date of Departure\_\_\_\_\_

Requested Expiration Date\_\_\_\_\_

Purpose of Trip\_\_\_\_\_

Destinations\_\_\_\_\_

☐ **We will use the Online Fulfillment Kit Option (see page 9 for details-an email address is required)**

Email:\_\_\_\_\_

**Beneficiaries (see Certificate Wording for Beneficiary designation)**

In the event of an insured’s accidental death and/or common carrier accidental death, beneficiaries will be as follows: **1)** Spouse (if any) - Primary **2)** Children (if any) - First contingent **3)** Estate of the insured - Second contingent

**Payment Method** ☐Check (To IMG) ☐Money Order (To IMG) ☐Wire ☐MasterCard ☐Visa ☐American Express ☐Discover ☐JCB eCheck (ACH) available online

*If paying by credit card, I authorize IMG to debit my credit card account for the total charge as specified in Total Amount Due. Coverage purchased by credit card is subject to validation and acceptance by credit card company. By signing this form, Applicant represents and warrants that he/she has the cardholder’s authorization to use the card and, if not, will take full responsibility for the payment and any charges accruing to it. I agree to comply with the cardholder agreement. For your convenience, only one payment for the total amount due is required. You agree and understand that if your purchase includes Patriot T.R.I.P. Lite, the cost for this program will be allocated directly to iTravelInsured.*

Card#\_\_\_\_\_

Expiration date\_\_\_\_\_

Name on Card\_\_\_\_\_

Authorized Signature\_\_\_\_\_

Cardholder’s Daytime Phone\_\_\_\_\_

Cardholder’s Billing Address\_\_\_\_\_

**Sponsor’s Agreement - Proxy Statement**

**1. Subscription.** The Sponsoring Organization (Sponsor) hereby applies and subscribes, for and on behalf of and as authorized agent and proxy for each of the group members listed on the Application Form on the reverse side hereof, to the Global Medical Services Group Insurance Trust, c/o MutualWealth Management Group, Carmel, IN, or its successor, for Gateway Group (Group Insurance) as underwritten and offered by Sirius International Insurance Corporation (publ) (the Company) on the date of its receipt hereof, and as administered by the Company’s authorized agent and plan administrator, International Medical Group, Inc. (IMG). The Sponsor and all such members understand and agree: (i) the insurance applied for is not general health insurance, but is intended for the members’ use as travel coverage in the event of a sudden and unexpected illness or injury for which eligible coverage may be available, (ii) the Sponsor must pay premiums for the entire period of coverage applied for, and no coverage will be effective until this application has been accepted in writing by the Company or by IMG on its behalf, (iii) no modification or waiver relating to this application or the coverage applied for will be binding upon the Company or IMG unless approved in writing by an officer of the Company or IMG, and (iv) by submission of this application and/or any future claim for benefits, the Sponsor and all group members purposefully initiate and take advantage of the privilege of conducting business with the Company in Indiana, through IMG as its managing general underwriter and plan administrator and invoke the benefits and protections of its laws, and the contract of insurance represented by the Master Policy and evidenced by the Certificate(s) of insurance will be deemed issued and made in Indianapolis, IN, and sole and exclusive jurisdiction and venue for any court action

or administrative proceeding relating to this insurance will be in Marion County, Indiana, for which the Sponsor and all group members hereby expressly consent. We consent and agree that Indiana surplus lines law shall govern all rights and claims raised under the Certificate of Insurance.

**2. Acknowledgment.** The Sponsor and all group members understand and agree that: (i) the insurance agent/broker soliciting, assigned to, or assisting with this application is the agent and representative of the Sponsor and such members, (ii) the Group Insurance does not provide benefits for any injury, illness, sickness, disease, or other physical, medical, mental or nervous disorder, condition or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the three years prior to the effective date of the insurance, whether or not previously manifested, symptomatic or known, diagnosed, treated, or disclosed to the Company prior to the effective date, and including any and all subsequent, chronic or recurring complications or consequences related thereto or resulting or arising therefrom (a “pre-existing condition”), and that all charges and/or claims incurred for pre-existing conditions will be excluded from coverage under the insurance, (iii) the subjects of insurance applied for are not intended or considered by the Sponsor, the group members, the Company or IMG to be resident, located, or expressly to be performed in any particular state of the United States, and (iv) the Company, as carrier and underwriter of the insurance plan, is solely liable for the coverages and benefits to be provided under the insurance contract.

**3. Medical Release.** The Sponsor and all group members hereby authorize any doctor, practitioner of the healing arts, hospital, clinic, healthcare related facility, pharmacy, government agency, insurance agency, insurance company, group policyholder, and employee or benefit plan administrator having information as to any of the group members’ care, advice, treatment, evaluation, diagnosis or prognosis for any physical or mental condition, or financial and employment status, to provide such information to IMG and the Company.

**4. Certification.** The Sponsor and all group members hereby certify, represent and warrant that they have read the foregoing statements and the Group Insurance brochure (or same have been read or provided to such members), and they understand them, and that each group member listed: (i) is eligible to participate in the insurance program applied for as a traveler for whom domestic U.S. health care coverage is unavailable and (ii) is currently in good health and has not been diagnosed with, sought consultation or been treated for, and has not experienced manifestation or symptoms of and does not suffer from any pre-existing or other medical condition which he/she foresees may require treatment during this insurance or for which he/she intends to claim under this insurance. As the representative of the Sponsor and as proxy for each of the group members, the undersigned warrants his/her authority and capacity to so act and to bind the Sponsor and such members. By acceptance of coverage and/or submission of any claim for benefits, each group member ratifies and affirms the authority of the signer and Sponsor to so act and bind the member.

**5. Patient Protection and Affordable Care Act (PPACA)** The Sponsor and all group members understand and agree that: (i) this insurance is not subject to, and does not provide benefits required by, PPACA, (ii) on January 1, 2014, PPACA will require U.S. citizens and certain U.S. residents to obtain PPACA compliant insurance coverage unless they are exempt from PPACA, and penalties may be imposed on U.S. citizens and U.S. residents who are required to maintain PPACA compliant coverage but do not do so, (iii) 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, and (iv) The Sponsor and all group members understand that it is solely their responsibility to determine if PPACA is applicable to them.

**6. Payment.** Sponsor agrees to pay the required insurance premiums to IMG, as agent for the Company, on or before the due date(s). If the premiums are to be paid in installments, a grace period of 10 calendar days will be allowed for IMG’s actual receipt of payment of each premium, except the initial installment. If any premiums are unpaid at the end of the grace period, the insurance coverage shall lapse and terminate with respect to any group member for whom such premium is unpaid, effective as of the initial due date of the premium, whereupon the Company’s liability shall cease with respect to all charges and/or claims incurred by such member(s) thereafter. All premium payments must be made in U.S. dollars. If paying by credit card, the Sponsor authorizes IMG to charge/debit Sponsor’s MasterCard, Visa, American Express, Discover or JCB account for the total amount of premiums due. Coverage purchased by credit card is subject to validation and acceptance by the credit card company. In the event Sponsor has chosen to pay premiums on an installment basis, Sponsor hereby pre-authorizes future credit card payment installments for the balance of the period of coverage, and hereby requests and authorizes IMG to charge/debit Sponsor’s credit card periodically as and when premium payment installments become due. This authorization will remain in effect until revoked by Sponsor in writing, and until IMG actually receives notice of revocation.

**7. FOR PATRIOT T.R.I.P. LITE (only applicable if applicant has completed section 6F):**  
**Membership** Each group member hereby applies for membership to NSBTHA.  
**Certification** Each group member hereby certifies that he/she has read, or has had read to him/her, all statements on this application, and represents that the responses are true, complete and correctly recorded; and that all listed on this application are medically able to travel on the date this program is purchased. Each one understands and agrees that subject to your acceptance of this application and payment of the Total Program Cost, coverage will begin at 12:01 a.m. on the day after this completed application is received. Each group member understands that if payment is returned unpayable for any reason, coverage becomes null and void.

**Signature (Required)**\_\_\_\_\_

Date\_\_\_\_\_ Phone\_\_\_\_\_

## Producer Contact Information:

DIGITAL INSURANCE, INC  
200 GALLERIA PARKWAY, SUITE 1950  
ATLANTA, GA 30339  
Phone: 925-407-1170  
licensing@onedigital.com  
<http://www.onedigital.com>



### Plan Administrator

International Medical Group®, Inc.  
P.O. Box 88509  
2960 North Meridian Street  
Indianapolis, IN 46208-0509 USA

For marketing questions, please call 1.877.808.7434

For all other inquiries, please call 1.800.628.4664 or 1.317.655.4500

Fax: 1.317.655.4505 Email: [insurance@imglobal.com](mailto:insurance@imglobal.com) [www.imglobal.com](http://www.imglobal.com)

As the Plan Administrator for Gateway Group, IMG acts as the authorized agent for and on behalf of Sirius International.



### Gateway Program Solicitor

Gateway<sup>SM</sup> and Gateway WorldMed<sup>SM</sup> are provided by Mercer Health & Benefits LLC (Mercer), CA Lic #0E75483. Mercer is part of the Marsh & McLennan Companies, including

Guy Carpenter, Marsh, and Oliver Wyman. Coverage may vary and may not be available in all states. The information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues. Mercer is the exclusive agent for all Gateway products.



These Gateway Group plans are surplus lines products issued and underwritten by Sirius International Insurance Corporation (publ). Sirius International is rated A (excellent) by A.M. Best and A- by Standard & Poor's (ratings are accurate as of the date of publishing and are subject to change). Sirius International is a White Mountains Insurance Group, Ltd company.

*IMG, International Medical Group, the IMG block design logo, imglobal, Coverage Without Boundaries and Global Peace of Mind are the trademarks, service marks and/or registered marks of International Medical Group, Inc.*

*Sirius and Sirius International logo are the trademarks, service marks and/or registered marks of Sirius International Insurance Corporation (publ).*