Travel medical insurance for non-U.S.
residents traveling to the United States

GET COVERED AWAY FROM HOME.

Most people don't realize they're at risk when they're traveling, and assume they're already covered by their standard medical plan. While some traditional plans may offer some domestic coverage, they aren't designed for international travel. Fill the gaps in your travel medical coverage with a **Visitors Care®** plan from IMG.

Visitors Care offers a broad package of scheduled benefits for non-U.S. residents traveling to the United States. There are nine separate options based on deductible levels and maximum limits. Simply select the option that best fits your needs.

The IMG® Advantage

Our focus on Service, Stability, and Safety Solutions provides you with the ultimate advantage: Global Peace of Mind.

SERVICE *Help when and where you need it.*

Nobody wants to experience an emergency while traveling the world, but if you do, you'll want a team you can trust to have your back. IMG's expert staff is here for you 24/7. We're accustomed to working in multiple time zones, languages, and currencies so rest assured we have the training to assist you, even in remote and hazardous locations. Our international and U.S. provider networks include more than one million physicians and facilities across the globe, giving you access to quality care while away from your primary care team. Our innovative technology allows you to manage your claims, your account, and search for providers through our online portal and mobile app around the clock.

STABILITY *A company you can trust.*

You can feel confident with IMG knowing our industry expertise has led us to serve millions of customers worldwide since 1990. Owned by SiriusPoint, a multi-billion-dollar insurance industry leader and rated "A-" by A.M. Best, an independent analyst of the insurance industry, IMG has a strong financial backing and vision to become the preeminent provider of travel and health safety solutions. With loyal customers ranging from Fortune 500 companies, universities, to individuals and other insurance companies, our personalized offerings allow us to meet the needs of nearly anyone traveling internationally.

SAFETY SOLUTIONS *Products and services designed with your safety in mind.*

PHYSICAL HEALTH

You can't plan when you get sick, and unfortunately, it can happen anytime and anywhere. Medical bills can be expensive, and IMG plans provide the cross-border medical coverage you need for unexpected medical care.

FINANCIAL PROTECTION

Costs can add up while seeking medical treatment. However, access to IMG's physician and provider networks and pharmacy discount programs can help you save on out-of-pocket medical expenses and prescription medications.

CRISIS SUPPORT

Navigating an emergency in a foreign country is never easy. That's why IMG offers a multilingual staff of nurses, doctors, and case managers that provide 24/7 assistance services to facilitate a response to urgent and emergency situations.

SUMMARY OF BENEFITS

PLAN DETAILS

BENEFIT	LITE	PLUS	PLATINUM
Period of Coverage	5 days up to 2 years	5 days up to 2 years	5 days up to 2 years
Period of Coverage Limit	$25,000 per illness/injury	$50,000 per illness/injury	$100,000 per illness/injury
Area of Coverage	Non-U.S. residents traveling to the U.S.	Non-U.S. residents traveling to the U.S.	Non-U.S. residents traveling to the U.S.
Deductibles	$0, $50, $100	$0, $50, $100	$0, $50, $100

PHYSICAL HEALTH

BENEFIT	LITE	PLUS	PLATINUM
Acute Onset of Pre-Existing Conditions*	$25,000 max per coverage period *(subject to sub-limits below)*	$50,000 max per coverage period *(subject to sub-limits below)*	$100,000 max per coverage period *(subject to sub-limits below)*
Emergency Medical Evacuation *Arises or results directly or indirectly from a covered acute onset of a pre-existing condition*	$25,000 max per period of coverage	$25,000 max per period of coverage	$25,000 max per period of coverage
Inpatient Physician	$40 max per visit 30 max visits per period of coverage	$60 max per visit 30 max visits per period of coverage	$85 max per visit 30 max visits per period of coverage
Specialist Consultation	$350 max per period of coverage	$400 max per period of coverage	$500 max per period of coverage
Urgent Care Clinic and Walk-in Clinic	$40 max per visit/10 visits max	$60 max per visit/10 visits max	$85 max per visit/10 visits max
Hospital Emergency Room	$200 max per visit	$330 max per visit	$550 max per visit
Hospital/Room & Board *Average semi-private room rate Includes extended care facility, misc., and ancillary services*	Up to $825 max per day 30 day max per period of coverage	Up to $1,400 max per day 30 day max per period of coverage	Up to $2,000 max per day 30 day max per period of coverage
Intensive Care	Up to an additional $400 max per day, 8 day max per period of coverage	Up to an additional $660 max per day, 8 day max per period of coverage	Up to an additional $850 max per day, 8 day max per period of coverage
Inpatient Private Duty Nursing	$400 max per period of coverage	$550 max per period of coverage	$550 max per period of coverage
Outpatient Surgeon	Up to $2,000 max per surgical session	Up to $3,300 max per surgical session	Up to $5,500 max per surgical session
Outpatient Surgical Facility	Up to $750 max per surgical session	Up to $900 max per surgical session	Up to $1,000 max per surgical session
Diagnostic Laboratory and Radiology	Up to $400 max per period of coverage *($200 per procedure)*	Up to $450 max per period of coverage *($250 per procedure)*	Up to $500 max per period of coverage *($500 per procedure)*
Chemotherapy/Radiation Therapy	$550 max per visit	$1,100 max per visit	$1,350 max per visit
Pre-Admission Testing	Up to $750 max per period of coverage	Up to $1,100 max per period of coverage	Up to $1,100 max per period of coverage
Surgeon	Up to $2,000 max per surgical session	Up to $3,300 max per surgical session	Up to $5,500 max per surgical session

All coverage and benefits in the plan are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary (URC) charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

*Acute onset benefits are subject to limitations that can be found in the Insurance Contract.

SUMMARY OF BENEFITS

	BENEFIT	LITE	PLUS	PLATINUM
PHYSICAL HEALTH	Assistant Surgeon	Up to $450 max per surgical session	Up to $825 max per surgical session	Up to $1,375 max per surgical session
	Anesthesia	Up to $450 max per surgical session	Up to $825 max per surgical session	Up to $1,375 max per surgical session
	Durable Medical Equipment	$550 max per period of coverage	$1,000 max per period of coverage	$1,300 max per period of coverage
	Physical Therapy *Medical order or treatment plan required*	Up to $40 max per visit per day, 12 max visits per period of coverage	Up to $40 max per visit per day, 12 max visits per period of coverage	Up to $40 max per visit per day, 12 max visits per period of coverage
	Home Nursing Care *Provided by a home healthcare agency upon direct transfer from an acute care hospital*	$550 max per period of coverage	$550 max per period of coverage	$550 max per period of coverage
	Prescriptions *Dispensing limit: 90 days*	Up to $250 max per period of coverage	Up to $250 max per period of coverage	Up to $250 max per period of coverage
	Dental Accident	Up to $550 max per period of coverage	Up to $550 max per period of coverage	Up to $550 max per period of coverage
	COVID-19 / SARS-CoV-2 Coverage	COVID-19/SARS-CoV-2 shall be considered by the Company the same as any other Illness or Injury, subject to all other Terms and conditions of this insurance.		
FINANCIAL PROTECTION	Common Carrier Accidental Death	$25,000 max per period of coverage	$25,000 max per period of coverage	$25,000 max per period of coverage
	Incidental Trip	14 day maximum	14 day maximum	14 day maximum
CRISIS SUPPORT	Emergency Local Ambulance *(Injury or illness resulting in a hospitalization admission)*	Up to $250 max per period of coverage	Up to $450 max per period of coverage	Up to $475 max per period of coverage
	Emergency Medical Evacuation	Up to $25,000 max	Up to $50,000 max	Up to $50,000 max
	Return of Mortal Remains	$25,000 max with $5,000 max for cremation/burial	$25,000 max with $5,000 max for cremation/burial	$25,000 max with $5,000 max for cremation/burial
	Terrorism	$50,000 max per period of coverage	$50,000 max per period of coverage	$50,000 max per period of coverage

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VISITORS CARE®
GLOBAL
peace of mind®

VISITORS CARE®

INNOVATIVE TECHNOLOGY & MEMBER SERVICES

Self-Service Member Portal

MyIMG℠ provides service at your fingertips, giving you the information and tools to manage your IMG plans anytime, anywhere, through award-winning, easy-to-use technology. You'll have immediate access via our website and through IMG's mobile app to plan documents, claim management tools, Explanations of Benefits, and much more.

Pharmacy Discount Savings

Universal Rx is a discount savings program that allows you to purchase prescriptions from one of 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 network offers a simplified claims process with minimal paperwork for the member if they visit an in-network provider.

This program is not insurance coverage; it is purely a discount program.

First Health Network

For travelers in the U.S., the First Health network is a wide-ranging national PPO network that gives you more access to more doctors and services, including:

- 5,000 hospitals
- 90,000 ancillary facilities
- 1 million healthcare professional service locations

UNDERSTANDING YOUR NEEDS.
EXCEEDING YOUR EXPECTATIONS.

HOW TO GET COVERED

Step 1:
Contact your producer or apply online.

Step 2:
Complete your online application: If applying as a family, you may include yourself, your spouse, and dependents on one application. For dependents 18 and over, please complete a separate application.

Step 3:
Receive a fulfillment kit that includes an identification card, declaration of insurance, and a Certificate of Insurance outlining the details of the plan. Welcome to the IMG family!

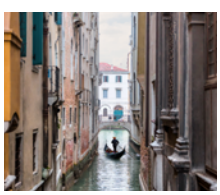
HOW TO EXTEND YOUR COVERAGE

To meet the needs of our customers, Visitors Care plans can be purchased for up to a 12-month period and can be extended up to 24 continuous months. Renewals are available in daily increments and may be completed online. For each renewal, you will be charged an additional $5 processing fee. Each insured person must only satisfy one deductible and coinsurance within each 12-month coverage period.

Please note that 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).

CONDITIONS OF COVERAGE

1. Coverage and benefits are subject to the applicable deductible and scheduled limits and sub-limits, and all other terms, conditions, and exclusions of the Visitors Care plan as described in the complete Certificate of Insurance.
2. Coverage under the plan is secondary to any other available coverage or benefits.
3. Coverage and benefits are for medically necessary, and usual, reasonable, and customary charges only.
4. Treatment must be administered or ordered by a physician.
5. Charges must be incurred during the period of coverage.
6. Claims must be presented to IMG for payment within 180 days from the date the claim was incurred



IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): *This insurance is not subject to and does not provide benefits required by PPACA. Since 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 Travel Medical Insurance, please see IMG's Frequently Asked Questions at www.imglobal.com/faq.*

Partner Contact Information

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.