INTERNATIONAL MEDICAL GROUP



Patriot Multi-Trip℠
Patriot Multi-Trip Group
Plan Information & Benefits

Patriot Multi-Trip is designed for individuals and families who travel frequently outside their home country throughout the year. The plan offers the ease and convenience of purchasing an affordable single annual premium plan that provides coverage for trips up to 30 or 45 days in length for each trip taken during a period of 12 months. The plan provides up to $1,000,000 of medical coverage and services. Patriot Multi-Trip Group is available to groups of five or more, and the plan provides a 10% discount of the standard individual plan rates.

The following is a summary of benefits and plan information for Patriot Multi-Trip and Patriot Multi-Trip Group. The plans cover the Usual, Reasonable and Customary (URC) charges for eligible expenses in the area where you receive treatment, and are subject to deductible and coinsurance when applicable. All amounts shown are in U.S. dollars.

PLAN INFORMATION	
Maximum Limit	$1,000,000
Maximum Limit for travelers age 70-75	$50,000
Individual Deductible	$250 per each covered illness
Coinsurance - for treatment received outside the U.S. & Canada	No Coinsurance
Coinsurance - for treatment received within the U.S. & Canada	In the PPO Network - The plan pays 90% of eligible expenses up to $5,000, then 100% up to the Maximum Limit. Out of the PPO Network - The plan pays 80% of eligible 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
My*IMG*℠	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
MEDICAL BENEFITS	
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
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 *(for U.S. citizens only)*	Up to $100 per night up to a maximum of 10 days

INTERNATIONAL EMERGENCY CARE	
Emergency Medical Evacuation	Up to 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 principle sum
Lost Luggage	Up to $50 per item of luggage; maximum of $250
OPTIONAL RIDERS	
Adventure Sports Rider *(Available to insureds up to age 65.)*	Age 0-49: $50,000 Lifetime Maximum; Age 50-59: $30,000 Lifetime Maximum; Age 60-64: $15,000 Lifetime Maximum
Evacuation Plus Rider *(Available on the individual plan only.)*	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.

For more information, please contact:

CA ROBINSON INTEREST, LLC
142 DANA POINTE
NICEVILLE, FL 32578
Phone: 800-576-2674
Fax: 832-201-7553
orders@missiontripinsurance.com
http://www.missiontripinsurance.com

This sheet contains only a brief summary of current Patriot Multi-Trip and Patriot Multi-Trip Group benefits 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. These 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 sheet has expired, is modified, or is replaced with a newer version. Samples of current Certificate wordings are available upon request.