



# **Patriot Exchange Program<sup>SM</sup>**

## **Patriot Group Exchange Program<sup>SM</sup>**

### Plan Information & Benefits for the Standard Plan

The Standard Patriot Exchange Program is designed to meet the U.S. visa travel insurance requirements for a student studying abroad or a participant of a cultural exchange program, including J1 and J2 visa holders. The plan may be purchased in monthly increments and can include coverage for the student or participant, and/or his or her spouse and unmarried dependent children traveling with them.

*The following is a summary of benefits and plan information for Patriot Exchange and Patriot Group Exchange Program Standard Plan. 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	
<b>Plan Maximum</b>	Choice of \$50,000, \$250,000 or \$500,000 per illness or injury with a Lifetime Maximum of \$5,000,000
<b>Coinsurance</b>	No coinsurance
<b>Deductible</b>	\$100 per Illness or Injury
<b>Treatment Period</b>	60 days per chronic illness
<b>MyIMG<sup>SM</sup></b>	24 hour secure access from anywhere in the world to manage your account at anytime
<b>International Emergency Care</b>	A wide range of international emergency benefits available including emergency evacuation, emergency reunion, and return of mortal remains
<b>Dependent Coverage</b>	Coverage provided for dependents of faculty, scholars, students and exchange participants
<b>Optional Add-on Plan</b>	Additional coverage is available for high school sports, personal liability and legal assistance
<b>Pre-existing Conditions</b>	Available for non-U.S. and U.S. citizens.
MEDICAL BENEFITS	
<b>Hospital Room and Board</b>	Up to semi-private room rate
<b>Hospital Intensive Care</b>	URC
<b>Physical Therapy</b>	URC - 1 visit per day
<b>Physician Visit</b>	URC - 1 visit per day
<b>Student Health Center</b>	\$5 co-pay per visit
<b>Prescription Drugs</b>	URC
<b>Eligible Medical Expenses</b>	URC
<b>Emergency Room</b>	URC
<b>Emergency Room Illness with In-patient Admission</b>	URC
<b>Emergency Room Illness without In-patient Admission</b>	Additional \$250 deductible
<b>Dental - Injury Due to Accident</b>	\$500
<b>Dental - Sudden and Unexpected Emergency</b>	\$350

INTERNATIONAL EMERGENCY CARE	
Emergency Medical Evacuation	\$50,000 Lifetime Maximum
Emergency Reunion	\$15,000 Lifetime Maximum
Return of Mortal Remains or Cremation/Burial	\$25,000 for Return of Mortal Remains or \$5,000 for Cremation/Burial
Political Evacuation	Up to \$10,000
ADDITIONAL BENEFITS	
Accidental Death	\$25,000
Dismemberment	\$25,000 two limbs; \$12,500 one limb
Terrorism	Up to \$50,000 Lifetime Maximum
Sudden Recurrence of a Pre-existing Condition (U.S. citizens) - Medical	Up to \$5,000 of eligible expenses
Sudden Recurrence of a Pre-existing Condition (U.S. citizens) - Emergency Medical Evacuation	Up to \$25,000 of eligible costs and expenses
Pre-existing Conditions (U.S. and Non-U.S. Citizens) - <i>For U.S. citizens, this benefit will begin when the Sudden Recurrence benefit is exhausted</i>	\$500 per year; \$50,000 lifetime maximum - after 12 months of continuous coverage
Incidental Home Country Coverage	Up to a cumulative two weeks
OPTIONAL ADD-ON PLAN	
Baggage - Loss/theft of Baggage	\$250
Baggage - Loss/theft of Valuables	\$250
Baggage - Loss/theft of Personal Papers	\$250
Legal Assistance - Binder Fee	\$500 when served with summons
Personal Liability - Injury to third party	\$2,000 limit after \$100 deductible
Personal Liability - Damage to third person property	\$500 limit after \$100 deductible. Secondary to any other insurance in force.
Limited High School Sports Coverage	URC
OPTIONAL RIDERS	
Adventure Sports Rider <i>(Available to insureds up to age 65.)</i>	Age 0-49: \$50,000 Lifetime Maximum; Age 50-59: \$30,000 Lifetime Maximum; Age 60-64: \$15,000 Lifetime Maximum
Chaperone / Faculty Replacement Rider <i>(Available on the group plan only.)</i>	Up to \$3,000 for a round trip economy airline ticket for a replacement Chaperone / Faculty Leader

For more information, please contact:

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