



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

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

### Plan Information & Benefits for the Basic Plan

The Basic Patriot Exchange Program is an economical plan designed for a student studying abroad or a participant of a cultural exchange program. 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 Basic 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	
Plan Maximum	\$10,000 or per Illness or Injury with a Lifetime Maximum of \$5,000,000
Coinsurance	No coinsurance
Deductible	\$100 per Illness or Injury
Treatment Period	60 days per chronic illness
MyIMG <sup>SM</sup>	24 hour secure access from anywhere in the world to manage your account at anytime
International Emergency Care	A wide range of international emergency benefits available including emergency evacuation, emergency reunion, and return of mortal remains
Dependent Coverage	Coverage provided for dependents of faculty, scholars, students and exchange participants
Optional Add-on Plan	Additional coverage is available for high school sports, personal liability and legal assistance
MEDICAL BENEFITS	
Hospital Room and Board	Up to semi-private room rate
Hospital Intensive Care	URC
Physical Therapy	URC - 1 visit per day
Physician Visit	URC - 1 visit per day
Student Health Center	\$5 co-pay per visit
Prescription Drugs	URC
Eligible Medical Expenses	URC
Emergency Room	URC
Emergency Room Illness with In-patient Admission	URC
Emergency Room Illness without In-patient Admission	Additional \$250 deductible

INTERNATIONAL EMERGENCY CARE	
Emergency Medical Evacuation	\$25,000 Lifetime Maximum
Emergency Reunion	\$5,000 Lifetime Maximum
Return of Mortal Remains or Cremation/Burial	\$7,500 for Return of Mortal Remains or \$5,000 for Cremation/Burial
Political Evacuation	Up to \$10,000
ADDITIONAL BENEFITS	
Accidental Death	\$5,000
Dismemberment	\$5,000 two limbs; \$2,500 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
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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