Your Guide to





Custom Fit Products



For more than 20 years, International Medical Group® (IMG®) has dedicated its efforts to providing international medical insurance, travel insurance and world-class services to the international community. It's our specialty. We offer a comprehensive range of products for every insurance need. Whether clients 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 have the right plan.

Individual

- Patriot Travel Medical Insurance® Addresses the insurance needs of U.S. citizens and/or non-U.S. citizens who need temporary medical insurance while traveling for business or pleasure anywhere outside of their home country.
- Global Medical Insurance® A revolutionary program that offers flexible worldwide coverage backed by superior IMG services. Unlike other health care programs on the market, clients can custom build a plan that is specifically tailored for them. The program is designed for U.S citizens living abroad or non-U.S. citizens throughout the world.
- Patriot Platinum Travel Medical InsuranceSM Provides first-class protection for the discerning international traveler who wants to obtain the maximum coverage available in a short-term travel medical product on the market today.



■ Patriot Green Travel Medical InsuranceSM- Designed for environmentally conscious international travelers who are serious about sustainable and responsible tourism.



■ Patriot Multi-TripSM - Designed for international travelers that take multiple trips throughout the year outside their home country. It offers the ease and convenience of purchasing a single annual plan at an affordable annual premium.



Group

- GEOSM Group A comprehensive, yet cost-effective plan tailored specifically for employers who need international group medical coverage for their employees around the globe. This program offers four base plan options with a wide range of benefits that can be customized to suit an employer's specifications.
- Patriot Group Travel Medical Insurance® Provides coverage for groups of five or more U.S. and/or non-U.S. traveling for business or pleasure anywhere outside their home country.



■ Patriot Platinum Group Travel Medical InsuranceSM Provides first-class protection for groups of five or more U.S. and/or non-U.S. citizens who need temporary medical insurance while traveling for business or pleasure anywhere outside their home country.



■ Patriot Green Group Travel Medical InsuranceSM-Designed for groups of five or more environmentally conscious international travelers who are serious about sustainable and responsible tourism.



■ Patriot Multi-TripSM Group - Designed for groups of five or more international travelers that take multiple trips throughout the year outside their home country. It offers the ease and convenience of purchasing a single annual plan at an affordable annual premium.



Education

■ Patriot Exchange ProgramSM - Designed for individuals studying abroad or participants of cultural exchange programs. The program offers two plan options: a basic plan, and a standard plan designed to meet the U.S. J1 and J2 visa travel insurance requirements.



- Patriot Group Exchange ProgramSM Offers the same great benefits, options and renewability as the Patriot Exchange Program, with an additional long-term plan option. The program is available to groups of two or more individuals.
- Student Health AdvantageSM Available to individuals or groups of two or more students/scholars participating in an international student program that desire annually renewable comprehensive medical coverage. The plan meets the J1 visa requirements, and it includes benefits for maternity, mental health, and organized sports, among others.



■ Global Educators Medical (GEMSM) - Group plan designed to provide worldwide coverage to faculty and staff of international schools around the world.















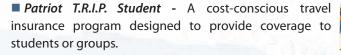




Trip Cancellation

■ *Patriot T.R.I.P.* • - Designed to provide standard benefits to travelers whose covered trip is cancelled or interrupted due to unforeseen circumstances.







■ Patriot T.R.I.P. Elite - Designed to provide top-notch services and benefits to travelers whose covered trip is cancelled or interrupted due to unforeseen circumstances.



- Patriot T.R.I.P. Lite Travel insurance program designed to complement travel medical insurance plans by providing basic benefits to travelers whose covered trip is cancelled or interrupted due to unforeseen circumstances. Program only available on the Global Medical Insurance program and on certain Patriot® plans.
- Patriot T.R.I.P. Essential Designed to provide essential benefits to travelers concerned about their budget and need basic coverage for trip cancellation and interruption.



Specialty

■ Sky RescueSM - Designed for travelers who need to fill the gaps in their international medical insurance. It provides coverage for such benefits as emergency medical evacuation, repatriation, reunion and emergency assistance services.



■ Patriot AdventureSM - Designed for adventurous international travelers who intend to participate in the thrill of adventure sports and realize that their current medical plan does not cover certain hazardous sports and activities.



Marine

■ Global Crew Medical Insurance®- An individual, long-term, annually renewable, U.S.-style major medical insurance program designed for professional marine captains & crew members throughout the world.



■ CrewSelect International - A flexible plan, with two levels of coverage, designed for individuals and groups of professional marine crew. The plan is offered in three currencies: Euro, GBS and U.S. Dollars.



■ International Marine Medical InsuranceSM - This program has provisions not met by many companies, and is designed specifically to provide comprehensive group medical insurance to marine crew by offering continuous coverage worldwide.



Missionary

■ Global Mission Medical InsuranceSM - Provides flexible, long-term major medical coverage worldwide for missionaries and their families.



■ *MP+International*® - Designed specifically to provide comprehensive medical insurance to missionary groups by offering continuous coverage when overseas and back in the U.S. on furlough or deputation.



■ Outreach Travel Medical InsuranceSM - Short-term plan designed for missionaries and their families traveling outside of their home country. This plan provides the same great benefits as the Patriot Travel Medical Insurance plan.



■ Outreach Group Travel Medical InsuranceSM - Provides short-term coverage for church groups of five or more while traveling abroad. Same daily rate is charged for all ages.



World-class Services







Time and time again, what sets IMG apart from other companies in the international health insurance market is our unique combination of product and service offerings. We've not only developed and refined specialized products and solutions to ease the medical challenges faced when traveling, living or working outside of one's home country, but we've proven that our superior customer service backs them up. From routine care to complex case management to emergency medical situations, clients are never far from IMG's support services. We provide prompt access to the invaluable international services and IMG resources - regardless of location.

Routine Care

- Freedom to choose a provider Our vast portfolio of products allow clients the freedom to choose their own health care provider no matter where they are in the world. With open access to health care providers, clients have improved access to quality care.
- Locating a provider For convenience and to help reduce out-of-pocket expenses, we provide clients with access to two extensive provider networks that include established, globally credentialed physicians and hospitals.
 - ► The independent Preferred Provider Organization (PPO) when seeking care within the U.S.
 - ► The International Provider AccessSM (IPA) when seeking care outside the U.S.

Emergency Care

- Emergency Medical Evacuation The ability to access quality health care is of paramount importance when a lifethreatening medical emergency arises abroad. Our products provide important emergency benefits backed by the services of an accredited 24/7/365 clinical staff with over 250 years of combined experience.
- Medical professionals to coordinate care In the event clients need medical care, our on-site clinical staff coordinates with the medical provider and treating facility to respond to the unique needs and circumstances they may face. Having provided services in more than 170 countries, we are experts at assessing the need for services and ensuring they are delivered in a timely, cost-effective manner.

This individualized approach provides peace of mind to clients knowing that they have experienced, knowledgeable professionals ready to help at a moment's notice, anywhere around the globe.

Specialized International Services

- *International service assistance* IMG's international services are designed to help clients get the most of their medical care.
 - ► Access to quality health care worldwide
 - Professionally trained multilingual claims administrators and service professionals with proven international experience
 - Claim inquiries, status of claim information and reimbursement options available online, by phone, fax, email and Live Chat
 - Experienced international currency conversion
 - Claim settlement directly to providers or to clients via check or direct deposit
 - Verification of benefits and explanation of benefits to providers
- 24/7/365 access to information To help clients save time managing routine areas of their account, we make it easy for them to get the information they need.
 - ► MyIMGSM secure member Web site
 - Online renewals
 - Easy online U.S. and International provider searches
 - ► Retrieve explanation of benefits
 - ► Check the status of claims real time information available
 - ► Update address information & request ID cards
 - Change mode of payment
 - ► Multiple international service and assistance centers
 - Live Chat, email, phone, fax



U.S. Service Center

Telephone: Marketing inquiries 1.866.368.3724
Other inquiries 1.800.628.4664 (within the U.S.) or
1.317.655.4500 (outside the U.S.) ■ Fax: 1.317.655.4505
Email: insurance@imglobal.com ■ Website: www.imglobal.com

UK Service Center

Telephone: +44 (0) 1444 46 55 55 ■ Fax: +44 (0) 1444 46 55 50 Email: info@imgeurope.co.uk ■ Website: www.imgeurope.co.uk