











Global Peace of Mind®

WHY IMG?

International Medical Group® (IMG®), an award-winning provider of global insurance benefits and assistance services for more than 25 years, enables its members to worry less and experience more by delivering the protection they need, backed by the support they deserve. IMG offers a full line of international medical insurance products, as well as trip cancellation programs, stop loss insurance, medical management services and 24/7 emergency medical and travel assistance — all designed to provide members Global Peace of Mind® while they're away from home.



Global Support. With offices and partners across the globe, IMG provides the support you need, when you need it. In fact, it's our corporate mission to be there to protect and enhance your health and well-being.



Financial Stability. Our globally recognized underwriters, A-rated Sirius International Insurance Corporation (publ) and certain underwriters at Lloyd's, offer the financial security and reputation demanded by international consumers.



Service Without Obstacles. IMG's team of international, multilingual specialists is accustomed to working in multiple time zones, languages and currencies. Our global reach means we can work without barriers.



Accessible Technology. Log on to the secure, 24-hour online portal, MylMGSM, to submit and view your claims, manage your account, search for providers, Live Chat with representatives and more.



International Provider AccessSM (IPA). In addition to our expansive PPO network available for treatment received within the U.S., our proprietary IPA network of more than 17,000 accomplished physicians and facilities allows you to access quality care worldwide. Our direct billing arrangements can also ease the time and upfront expense at select providers.



International Emergency Care. When you're away from home and a medical emergency occurs, you may not be able to wait for regular business hours. With our on-site medical staff, you have 24-hour access to highly qualified coordinators of emergency medical services and international treatment.







WHY VISITORS CARE?

International travel can quickly turn into a frightening situation if you're not prepared for a medical emergency. Most travelers assume they will be covered by their standard medical plan, but that isn't the case. While traditional plans may offer adequate domestic coverage, they are not designed for international travel. Without even realizing it, you may be putting your health at risk.

Don't let your medical coverage be an uncertainty. Travel with a Visitors Care plan so you can spend more time enjoying your international experience and less time worrying about medical coverage.

Visitors Care offers a broad package of scheduled benefits for individuals traveling and/or temporarily residing outside of their home country for a minimum of five days. There are nine separate options based on deductible levels and maximum limits. Simply select the option that best fits your needs.

ADDITIONAL WORLD-CLASS SERVICES

MyIMGSM

Service at your fingertips anytime, anywhere — that's what MyIMG provides. MyIMG is our online member portal that allows you to easily access and manage your insurance information. Our service centers in the U.S. and Europe are always available to handle medical emergencies, but through MyIMG, you have immediate access to a wealth of information about your account and plan, and can manage routine areas to help you save time when you may need it most.

Key features include:

- » Manage your claims
- » Initiate precertification
- » Locate a provider
- » Obtain plan documents
- » Request ID cards
- » Recommend a provider/facility

Universal Rx Pharmacy Discount Savings

This discount savings program allows you to purchase prescriptions at one of more than 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 program is not insurance coverage; it is purely a discount program.*

SPECIAL COVERAGES

Incidental Home Country Coverage

As described below

During the period of coverage, an insured person may return to his/her home country for incidental visits up to a cumulative two weeks total, and retain continuing coverage during such visit(s), subject to: 1) The insured person must have left their home country, 2) The total period of coverage must be for a minimum of 30 days, and 3) The return to the home country may not be taken to receive treatment for an illness or injury incurred while traveling.

Common Carrier Insured Person Maximum: \$5,000
Accidental Death Family Maximum: \$25,000

If accidental death should occur while traveling on a commercial common carrier during the period of coverage, the designated maximum amount will be payable to the designated beneficiary.

OPTIONAL PRE-EXISTING CONDITION RIDER

	Age	Benefit Amount
Heart Care Plus Rider	0 - 69	Up to \$5,000
	70 +	Up to \$2,500

In the event an insured person experiences a Stroke or Myocardial Infarction (Heart Attack) while the certificate is in force, and the condition is deemed to be pre-existing, the plan will cover those expenses associated with said condition up to a maximum of \$5,000 per period of coverage for ages 0 - 69 and up to \$2,500 per period of coverage for ages 70+.

INTERNATIONAL EMERGENCY CARE

Emergency Evacuation

Plan A: Up to \$25,000 **Plan B & C:** Up to \$50,000

The plan includes coverage for emergency medical evacuations to the nearest qualified medical facility in life-threatening situations, expenses for reasonable transportation resulting from the evacuation, and the cost of returning to either the home country or the country where the evacuation occurred. These must be approved and coordinated in advance through IMG.

Return of Mortal Remains or Cremation/Burial

Up to \$7,500 for return of mortal remains or \$5,000 for cremation/burial

If a covered illness/injury results in death, expenses for repatriation of bodily remains or ashes to the home country will be covered, up to a maximum of \$7,500; or up to \$5,000 for the preparation, local burial or cremation of your mortal remains at the place of death. These must be approved and coordinated in advance through IMG.

To be eligible for the Evacuation and Return benefits, these must be recommended by the attending physician in life-threatening medical situations, and approved in advance and coordinated by IMG.





SCHEDULE OF BENEFITS

	PLAN A	PLAN B	PLAN C		
	\$25,000 maximum benefit per life of plan	\$50,000 maximum benefit per life of plan	\$100,000 maximum benefit per life of plan		
	INPATII	ENT TREATMENT			
Hospital room and board	Up to \$825 per day, 30 day maximum per period of coverage	Up to \$1,400 per day, 30 day maximum per period of coverage	Up to \$1,950 per day, 30 day maximum per period of coverage		
Intensive care	Up to an additional \$400 per day, 8 day maximum per period of coverage	Up to an additional \$660 per day, 8 day maximum per period of coverage	Up to an additional \$850 per day, 8 day maximum per period of coverage		
Surgical treatment	Up to \$2,000 per surgical session	Up to \$3,300 per surgical session	Up to \$5,500 per surgical session		
Specialist consult	Up to \$350 per period of coverage	Up to \$450 per period of coverage	Up to \$500 per period of coverage		
Pre-admission tests	Up to \$750 per period of coverage	Up to \$1,100 per period of coverage	Up to \$1,100 per period of coverage		
Private duty nurse	Up to \$400 per period of coverage	Up to \$550 per period of coverage	Up to \$550 per period of coverage		
Physician visits	Up to \$40 per visit, 30 visits per period of coverage	Up to \$55 per visit, 30 visits per period of coverage	Up to \$85 per visit, 30 visits per period of coverage		
OUTPATIENT TREATMENT					
Surgical treatment	Up to \$2,000 per surgical session	Up to \$3,300 per surgical session	Up to \$5,500 per surgical session		
Surgical facility fee	Up to \$750 per surgical session	Up to \$900 per surgical session	Up to \$1,000 per surgical session		
Diagnostic x-ray & lab	Up to \$650	Up to \$800	Up to \$950		
Hospital emergency room	Up to \$200 per visit	Up to 75% of URC	Up to 75% of URC		
Prescription drugs	Up to \$150 per period of coverage	Up to \$250 per period of coverage	Up to \$250 per period of coverage		
Physician visits	Up to \$50 per visit, 10 visits per period of coverage	Up to \$55 per visit, 10 visits per period of coverage	Up to \$85 per visit, 10 visits per period of coverage		

All coverages, benefits and premium amounts are in U.S. dollars.

Usual, reasonable and customary charges. Subject to deductible and coinsurance where applicable.

SCHEDULE OF BENEFITS

	PLAN A	PLAN B	PLAN C		
	\$25,000 maximum benefit per life of plan	\$50,000 maximum benefit per life of plan	\$100,000 maximum benefit per life of plan		
M	IISCELLANEOUS INPATI	IENT & OUTPATIENT TR	REATMENT		
Anesthetist	Up to \$450 per surgical session	Up to \$825 per surgical session	Up to \$1,375 per surgical session		
Assistant surgeon	Up to \$450 per surgical session	Up to \$825 per surgical session Up to \$1,375 per surgical session			
OTHER COVERAGES					
Local ambulance	Up to \$250 per period of coverage	Up to \$450 per period of coverage	Up to \$450 per period of coverage		
Dental for accident to sound natural teeth	Up to \$350 per period of coverage	Up to \$550 per period of coverage	Up to \$550 per period of coverage		
Physical therapy	Up to \$25 per visit per day, 12 visits per period of coverage	Up to \$40 per visit per day, 12 visits per period of coverage	Up to \$40 per visit per day, 12 visits per period of coverage		
Extended care facility	Up to \$150 per day, 15 day maximum per period of coverage	Up to \$200 per day, 15 day maximum per period of coverage	Up to \$250 per day, 15 day maximum per period of coverage		

All coverages, benefits and premium amounts are in U.S. dollars.



RATES AND PLAN INFORMATION

\$25,000 MAXIMUM BENEFIT PER LIFE OF PLAN

+ 10,000						
	Option 1 - \$0 deductible per period of coverage		Option 2 - \$50 deductible per period of coverage		Option 3 - \$100 deductible per period of coverage	
Age	One Month	Daily	One Month	Daily	One Month	Daily
2 weeks - 29	\$23	\$.77	\$19	\$.64	\$17	\$.57
30 - 39	\$26	\$.87	\$22	\$.74	\$19	\$.64
40 - 49	\$27	\$.90	\$23	\$.77	\$20	\$.67
50 - 59	\$38	\$1.27	\$31	\$1.04	\$29	\$.97
60 - 69	\$47	\$1.57	\$39	\$1.30	\$36	\$1.20
70 - 79	NA	NA	\$61	\$2.04	\$58	\$1.94
80+*	NA	NA	\$122	\$4.07	\$116	\$3.87
Dependent	\$21	\$.70	\$17	\$.57	\$16	\$.54

^{*}The maximum amount of coverage for applicants who are 80 years of age or older is \$10,000.

\$100,000 MAXIMUM BENEFIT PER LIFE OF PLAN

	Option 7 - \$0 deductible per period of coverage		Option 8 - \$50 deductible per period of coverage		Option 9 - \$100 deductible per period of coverage	
Age	One Month	Daily	One Month	Daily	One Month	Daily
2 weeks - 29	\$50	\$1.67	\$41	\$1.37	\$38	\$1.27
30 - 39	\$55	\$1.84	\$46	\$1.54	\$43	\$1.44
40 - 49	\$56	\$1.87	\$47	\$1.57	\$44	\$1.47
50 - 59	\$79	\$2.64	\$65	\$2.17	\$60	\$2.00
60 - 69	\$104	\$3.47	\$87	\$2.90	\$85	\$2.84
70 - 79	NA	NA	\$136	\$4.54	\$132	\$4.40
Dependent	\$44	\$1.47	\$37	\$1.24	\$34	\$1.14

\$50,000 MAXIMUM BENEFIT PER LIFE OF PLAN

		Option 4 - \$0 deductible per period of coverage		Option 5 - \$50 deductible per period of coverage		Option 6 - \$100 deductible per period of coverage	
	Age	One Month	Daily	One Month	Daily	One Month	Daily
	2 weeks - 29	\$34	\$1.14	\$29	\$.97	\$26	\$.87
מ	30 - 39	\$40	\$1.34	\$34	\$1.14	\$31	\$1.04
	40 - 49	\$41	\$1.37	\$35	\$1.17	\$32	\$1.07
Z	50 - 59	\$57	\$1.90	\$49	\$1.64	\$44	\$1.47
⋖	60 - 69	\$71	\$2.37	\$59	\$1.97	\$55	\$1.84
7	70 - 79	NA	NA	\$91	\$3.04	\$86	\$2.87
7	Dependent child	\$31	\$1.04	\$26	\$.87	\$23	\$.77

All premium rates are effective as of 4/1/17. IMG reserves the right to issue the most current rates in the event these expire, are modified or replaced with a newer version. Rates include surplus lines tax where applicable. A dependent child is your child shown on the Application Form over 14 days and under 18 years of age, traveling with you, and for whom premium has been paid.



CONDITIONS OF COVERAGE

- 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.
- Claims must be presented to IMG for payment within ninety (90) days from the date the claim was incurred.

ELIGIBILITY

The following conditions (among others) apply to all persons applying for and/or enrolling in the Visitors Care plan:

- Visitors Care is travel insurance for non-U.S. citizens traveling outside their home country and/or country of citizenship.
- For those over age 65 and visiting the U.S., your initial period of coverage must begin within 30 days of arrival in the U.S. This requirement will be waived with proof of previous valid insurance. Please provide the name of your insurance carrier on the application form. If you are not in the U.S. at the time of application, please indicate your expected date of arrival on your application form.

RENEWAL OF COVERAGE

If your Visitors Care plan is purchased for a minimum of five days, coverage may be renewed (unless there is a break in coverage) for a total of up to two years. Renewals are available in whole month or 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: 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).

QUALITY GUARANTEE

Your satisfaction is very important to IMG. If you are not pleased with this product for any reason, you may submit a written request, prior to your effective date, for cancellation and refund of your premium. In order to be considered for a full refund, your request for cancellation must be received by IMG prior to your effective date. If you do not have any claims filed with IMG, you may cancel your plan after your effective date, however, the following conditions will apply: 1) you will be required to pay a \$25 cancellation fee and 2) your refund will be pro-rated based on the amount of time remaining in your period of coverage. If you have filed claims, your premium is non-refundable.

IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): This insurance is not subject to and does not provide benefits required by PPACA. As of 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 Visitors Care, please see IMG's Frequently Asked Questions at www.imglobal.com/en/client-resources/PPACA-FAQ.aspx.







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.

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Visitors Care®





 ${\bf Applicant\ information:}\ {\it Please\ print\ legibly\ and\ complete\ ALL\ SECTIONS\ of\ this\ application.}$

(Circle one) Mr. Mrs. Ms.	☐ Male ☐ Female		
Last Name	First Name	Middle	
overnment Issued ID NumberCountry of Citizenship_			
Beneficiary for Applicant			
	Applicant will be deemed the ben	r the common carrier accidental death benefits. Unless indicated otherwise, the neficiary for his/her spouse and children. Fulfillment Kit Option (see page 9 for details - email address required)	
Name			
Address			
		cCountry	
If the address above is in Florida, is the appl	licant currently located in Florida? \Box Ye	es ☐No (Determines applicable surplus lines tax and will not affect coverage)	
Calculating your premium. Select the co	overage plan, plan option and whether	er you would like the optional rider.	
		on 6 Plan C: □Option 7 □Option 8 □Option 9 □Optional Rider	
Requested Effective Date (see How to Enroll Sect		Date of Arrival in USA:/ month/day/year	
Date of Departure from your Home Countr	y:/ month/day/year D	date of Return to your Home Country:/ month/day/year	
☐ Applicants over age 65: Current Ca	arrier (see page 8 for details):		
Date of arr	rival in the U.S.: OR Exp	piration date of current coverage:	
Names of Persons to be insured:	(month/day/year) REQUIRED	Monthly # of Daily # of Rate months Rate days	
• •		X=X=	
		X=X=	
		X=X=	
Child		X=X=	
(i) the insurance applied for is not general health insurance, but event of a sudden and unexpected illness or injury for which premiums for the entire period of coverage in advance, and no caccepted in writing by the Company, (iii) no modification or wall of will be binding upon the Company or IMG unless approved by submission of this application and/or any future claim for be the privilege of conducting business with the Company in Indiand plan administrator, and invoke the benefits and protections the Master Policy and evidenced by the Certificate of insurance sole and exclusive jurisdiction and venue for any court action one in Marion County, Indiana, for which applicantis) hereby con govern all rights and claims raised under the Certificate of Insurance and Company in Indiana, for which applicantish hereby con govern all rights and claims raised under the Certificate of Insurance, with this Application is the representative of application injury, illness, sickness, disease, or other physical, medical, men emedical certainty, existed at the time of application odate of the insurance, whether or not previously manifested, sy to the Company prior to the effective date, and including any or consequences related thereto or resulting or arising therefroor claims for pre-existing conditions will be excluded from cove applied for are not intended or considered by the applicant(s), it to be performed in any particular state of the United States, and is solely liable for the coverages and benefits to be provided und MEDICAL RELEASE I (we) hereby authorize any doctor, practitior ity, pharmacy, government agency, insurance administrator having information as to my (our) care, advice, trea condition, or financial and employment status, to provide such in CERTIFICATION I (we) hereby certify, represent and warrant the brochure or that they have been read to me (us), and I (we) under the coverage of the provided under the coverage of the coverage of the cover	eligible coverage may be available, (ii) I (we) must pay coverage will be effective until this Application has been iiver relating to this Application or the coverage applied in writing by an officer of the Company or IMG, and (iv) enefits I (we) purposefully initiate and take advantage of lana, through IMG as its managing general underwriter of its laws, and the contract of insurance represented by will be deemed issued and made in Indianapolis, IN, and administrative proceeding relating to this insurance will sentifice. I (we) consent and agree that Indiana law shall ance issued to me (us). the insurance agent/broker soliciting, assigned to or (ts), (ii) this insurance does not provide benefits for any tall or nervous disorder, condition or ailment that, with or at any time during the three years prior to the effective ymptomatic or known, diagnosed, treated, or disclosed and all subsequent, chronic or recurring complications m (a "pre-existing condition"), and that all charges and/erage under this insurance, (iii) the subjects of insurance che Company or IMG to be resident, located, or expressly (iv) the Company, as carrier and underwriter of the plan, der the insurance contract. The of the healing arts, hospital, clinic, health related facil-company, group policyholder, employee or benefit plan information to IMG and/or the Company. The order of the healing arts, hospital, clinic, health related facil-company, group policyholder, employee or benefit plan information to IMG and/or the Company.	(A) total monthly premium (from Total (A) above)	
the insurance program applied for as a traveler for whom domes are) currently in good health and have not been diagnosed with	h, sought consultation or been treated for, and have not		
experienced manifestation or symptoms of and do not suffer fi I (we) foresee may require treatment during this insurance or fi signed as guardian or proxy of the applicant, the signer warrant	for which I (we) intend to claim under this insurance. If its their authority and capacity to so act and to bind the		
applicant. By acceptance of coverage and/or submission of an of the signer to so act and bind applicant.	,	IMG Producer Use Only	
PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPAG subject to, and does not provide benefits required by, PPACA,	(ii) on January 1, 2014, PPACA will require U.S. citizens	Producer# GA#	
and certain U.S. residents to obtain PPACA compliant insurance penalties may be imposed on U.S. citizens and U.S. residents where the penalties may be imposed on U.S. citizens and U.S. residents where the penalties may be imposed on U.S. citizens and U.S. residents where the penalties is the penalties of the pe	ho are required to maintain PPACA compliant coverage	NameAddress	
but do not do so, (iii) my eligibility to purchase, extend or remodified or amended based upon changes to applicable law,		City Phone:	
my responsibility to determine if PPACA is applicable to me.		State Zip Code	
X Signature of Insured or Proxy		State	

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