INTERNATIONAL MEDICAL GROUP



# Patriot Green Travel Medical Insurance℠
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## Plan Information & Benefits

Patriot Green Travel Medical Insurance is designed for the environmentally conscious traveler and provides him up to $2,000,000 of medical coverage and services. This plan offers the same core benefits as the Patriot® Travel plan, but it also offers eco-friendly benefits including an Eco Sports Rider covering such activities as jungle zip lining, wildlife safaris, and cave tubing. The plan provides for the purchase of carbon offsets, and pays an additional AD&D benefit to an environmentally conscious organization. Patriot Green 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 Green and Patriot Green Group Travel Medical Insurance. 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** | $50,000, $100,000, $500,000, $1,000,000, $2,000,000 |
| **Individual Deductible** | $0, $100, $250, $500, $1,000, $2,500 |
| **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** | Six months |
| **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 |
| **Carbon Offsets** | Portion of premium is used to purchase carbon offsets to lessen the effects of your travel on the environment |
| **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 |
| **Prescription Drugs** | 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** | Up to $100 per night up to a maximum of 10 days |

| INTERNATIONAL EMERGENCY CARE | |
|---|---|
| **Emergency Medical Evacuation** | Up to $500,000 Lifetime Maximum *(independent of the Maximum Limit)* |
| **Emergency Reunion** | Up to $50,000 |
| **Return of Mortal Remains or Cremation/Burial** | Up to $50,000 for Return of Mortal Remains or $5,000 for Cremation/Burial |
| **Return of Minor Children** | Up to $50,000 |
| **Political Evacuation** | Up to $10,000 |
| **Natural Disaster** | $100 per day for five days |
| **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** *(for U.S. citizens only)* | Up to age 65 with primary health plan: URC up to plan maximum. Up to age 65 without primary health plan: $20,000 Lifetime Maximum. Age 65+: $2,500 Lifetime Maximum. |
| **Sudden and Unexpected Recurrence of a Pre-existing Condition - Medical** *(for non-U.S. citizens only)* | Up to age 65: $50,000 Lifetime Maximum for eligible medical expenses. Age 65+: $2,500 Lifetime Maximum. |
| **Sudden and Unexpected Recurrence of a Pre-existing Condition - Emergency Medical Evacuation** | Up to $25,000 of eligible costs and expenses |
| **Incidental Home Country Coverage** | Up to a cumulative two weeks |
| **End of Trip Home Country Coverage** | One month for every five months of travel coverage purchased, up to a maximum of two months |
| **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 personal property; maximum of $250 |
| **AD&D Donation** | $5,000 benefit is paid to an environmental organization that positively impacts Global Conservation |
| **OPTIONAL RIDERS** | |
| **Eco 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 |
| **Enhanced AD&D Rider** *(Available on the individual plan only. Available to the primary insured only. )* | Up to an additional $400,000 |
| **Citizenship Return Rider** | Up to the Maximum Limit |
| **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. |
| **Chaperone/Faculty Leader Replacement Rider** *(Available on the group plan only.)* | Up to $3,000 for round trip economy airline ticket |

*For more information, please contact:*

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*This sheet contains only a brief summary of current Patriot Green and Patriot Green Group Travel Medical Insurance 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.*