PATRIOT

Travel Series

Travel medical insurance for individuals, families, and groups

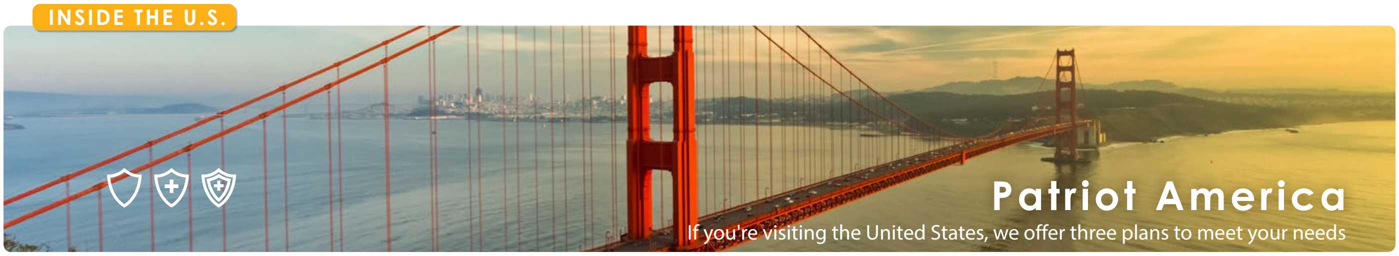
WHY PATRIOT TRAVEL?

Traveling abroad is an exciting experience, but unpredictable illnesses and accidents can happen. Most travelers assume they're already covered by their standard medical plan—but that isn't always the case. While domestic plans provide sufficient coverage at home, most are not designed to provide the coverage and assistance required for international travel.

Each plan within the Patriot Travel Series provides various levels of coverage for individuals, families, and groups who need temporary medical insurance while traveling for business or leisure anywhere outside of their home country. Ideal for international vacationers, relatives visiting from overseas, and international business travelers, each plan is designed to protect you in the event of an illness or injury when traveling abroad and provide medical benefits in case of emergency.

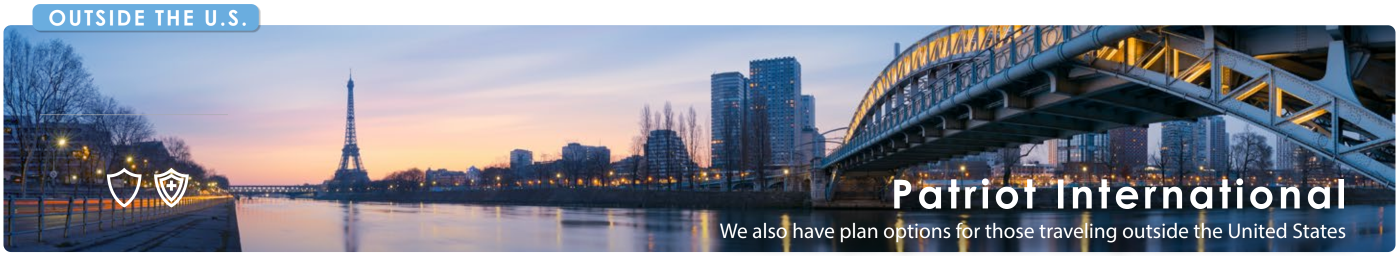
Choose the Patriot Travel plan that meets your needs, and spend more time enjoying your international experience—not worrying about your medical coverage.

INSIDE THE U.S.



	LITE	PLUS	PLATINUM
Maximum Limits	Up to $1 million	Up to $1 million	Up to $8 million
Deductible	$0 to $2,500	$0 to $2,500	$0 to $25,000
Extensions	Up to 24 continuous months	Up to 24 continuous months	Up to 36 continuous months
Coinsurance (In-Network)	100% up to the maximum limit	100% up to the maximum limit	100% up to the maximum limit
Coinsurance (Out-of-Network)	80% up to $5,000, then 100%	80% up to $5,000, then 100%	90% up to $5,000, then 100%
Acute Onset of Pre-Existing Conditions		✓	✓
Travel Intelligence			✓
Telehealth	Optional add-on available	Optional add-on available	✓
Evacuation Plus			✓

OUTSIDE THE U.S.



	LITE	PLATINUM
Maximum Limits	Up to $1 million	Up to $8 million
Deductible	$0 to $2,500	$0 to $25,000
Extensions	Up to 24 continuous months	Up to 36 continuous months
Coinsurance	100% up to the maximum limit	100% up to the maximum limit
Incidental Emergency in the U.S.	Up to 2 weeks	Up to 2 weeks
Acute Onset of Pre-Existing Conditions	✓	✓
Travel Intelligence		✓
Telehealth	Optional add-on available	✓
Evacuation Plus		✓

All coverage and benefits in the plan are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

The IMG® Advantage

Our focus on Service, Strength, and Safety Solutions provides you with the ultimate advantage: Global Peace of Mind.

SERVICE *Help when and where you need it.*

Nobody wants to experience an emergency while traveling the world, but if you do, you'll want a team you can trust to have your back. IMG's expert staff is here for you 24/7. We're accustomed to working in multiple time zones, languages, and currencies, so rest assured we have the training to assist you—even in remote and hazardous locations. Our international and U.S. provider networks include more than one million physicians and facilities across the globe, giving you access to quality care while away from your primary care team. Our innovative technology allows you to manage your claims, your account, and search for providers through our online portal and mobile app around the clock.

STRENGTH *A market leader you can trust.*

You can feel confident with IMG knowing our industry expertise has led us to serve millions of customers worldwide since 1990. Owned by SiriusPoint, a multi-billion-dollar insurance industry leader and rated "A-" by A.M. Best, an independent analyst of the insurance industry, IMG has a strong financial backing and vision to become the preeminent provider of travel and health safety solutions. With loyal customers ranging from Fortune 500 companies, universities, to individuals and other insurance companies, our personalized offerings allow us to meet the needs of nearly anyone traveling internationally.

SAFETY SOLUTIONS *Products and services designed with your safety in mind.*

PHYSICAL HEALTH

You can't plan when you get sick, and unfortunately, it can happen anytime and anywhere. Medical bills can be expensive, and IMG plans provide the cross-border medical coverage you need for unexpected medical care.

FINANCIAL PROTECTION

Costs can add up while seeking medical treatment. However, access to IMG's physician and provider networks and pharmacy discount programs can help you save on out-of-pocket medical expenses and prescription medications.

CRISIS SUPPORT

Navigating an emergency in a foreign country is never easy. That's why IMG offers a multilingual staff of nurses, doctors, and case managers that provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as evacuations.

PERSONAL PROPERTY

There are some belongings you know you can't live without. IMG has you covered and can reimburse costs if your essential items like a phone, camera, luggage, or important travel documents are lost, stolen, or damaged during your travels abroad.

PREMIUM BENEFITS

The following benefits vary by Patriot Travel Series plan level selected:

PHYSICAL HEALTH

- **COVID-19 Coverage**

The COVID-19 pandemic has changed the way we think about travel. With COVID-19 coverage, charges for treatment resulting from COVID-19/SARS-CoV-2 are covered the same as any other illness covered under the policy. This applies to all plans except Patriot America Lite.

- **Acute Onset of Pre-Existing Conditions**

Should you experience a sudden and unexpected outbreak or recurrence of a pre-existing condition, this coverage provides necessary emergency care for any medical emergency that is life threatening or requires immediate medical treatment. Coverage is available for travelers under age 70, and maximum limits vary by plan and age.

- **Telehealth**

Telehealth provides access to a national network of board-certified doctors and pediatricians in the U.S. who are available 24 hours a day, seven days a week, 365 days a year to help diagnose, treat, and prescribe medication (when necessary and available) for many non-emergent medical issues via phone or online video consultations. Telehealth does not replace existing primary care physician relationships, but supplements them as a convenient, affordable alternative for non-emergency medical care. Embedded in all Patriot Platinum plans. Offered as an optional add-on on all other plans.

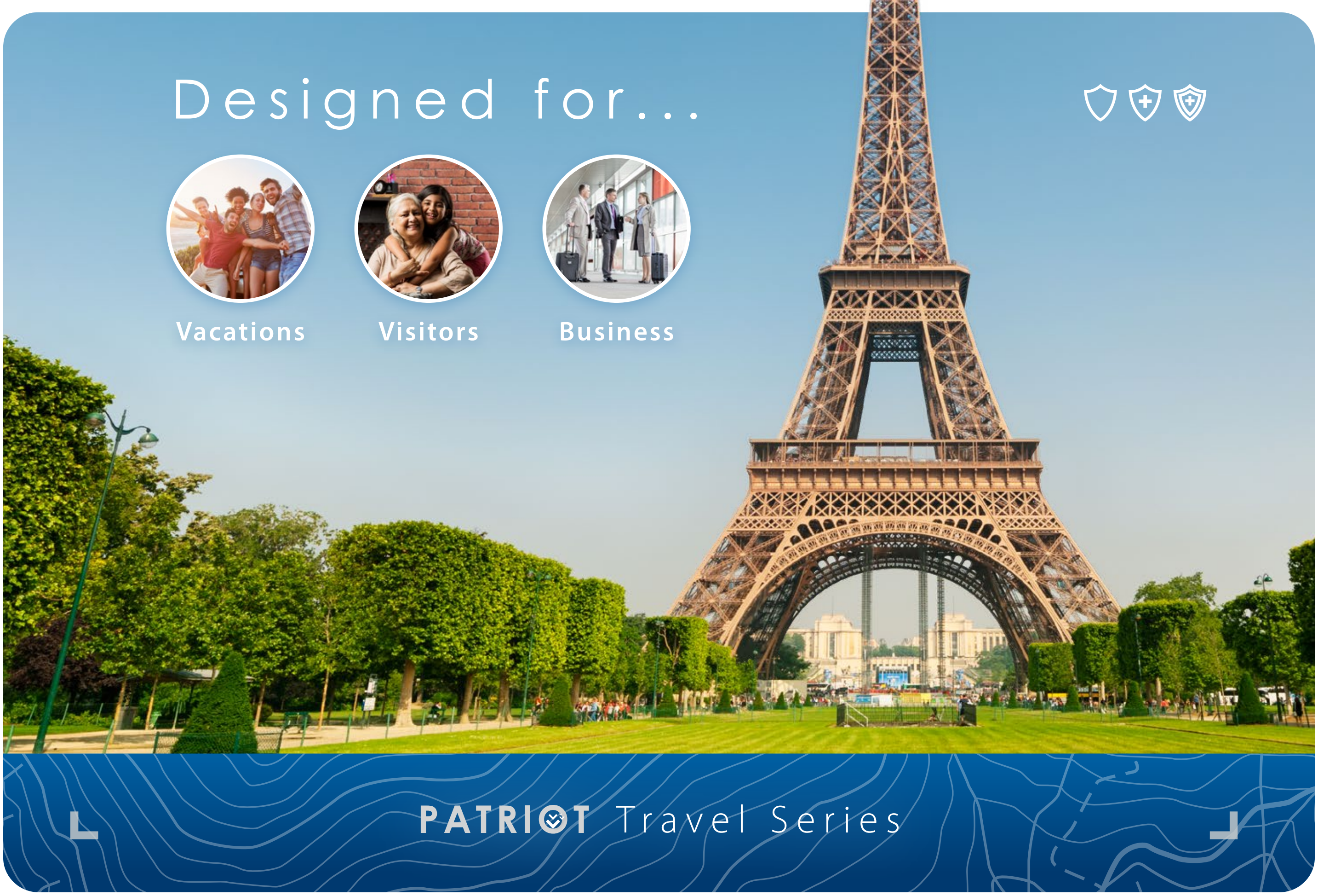
CRISIS SUPPORT

- **Travel Intelligence**

With IMG Travel Intelligence, you can get location-specific alerts across ten threat categories that span health, transportation, security, and weather. Leverage location-specific travel intelligence, like travel tips, tools, and key insights from local analysts through the IMG mobile app.

- **Evacuation Plus**

While all Patriot plans provide emergency medical evacuation coverage for life-threatening injuries and illness, Evacuation Plus provides coverage up to $25,000 for medical evacuations if you experience a sudden, non-life-threatening medical condition that requires hospitalization. IMG will arrange and cover ground and air transportation to the nearest hospital capable of providing treatment.



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SUMMARY OF BENEFITS

The following benefits and coverage levels are shared across all Patriot Travel Series products:

PHYSICAL HEALTH

Benefit	Coverage
Inpatient or Outpatient Services	
Eligible Medical Expenses	Up to the maximum limit
Physician Visits / Services	Up to the maximum limit
Urgent Care Clinic	$25 copay. Copay is not applicable when the $0 deductible is selected. Not subject to deductible.
Walk-in Clinic	$15 copay. Copay is not applicable when the $0 deductible is selected. Not subject to deductible.
Hospital Emergency Room: *Inside the U.S.*	Injury not subject to emergency room deductible. Illness: Subject to a $250 deductible for each emergency room visit for treatment that does not result in direct inpatient hospital admission. Up to the maximum limit.
Hospital Emergency Room: *Outside the U.S.*	Up to the maximum limit
Hospitalization / Room & Board	Average semi-private room rate up to the maximum limit. Includes nursing service.
Intensive Care	Up to the maximum limit
Bedside Visit *Hospitalized in an intensive care unit*	$1,500 maximum limit. Not subject to deductible.
Supplemental Accident	$300 per covered accident
Outpatient Surgical / Hospital Facility	Up to the maximum limit
Laboratory	Up to the maximum limit
Radiology / X-ray	Up to the maximum limit
Chemotherapy / Radiation Therapy	Up to the maximum limit
Pre-Admission Testing	Up to the maximum limit
Surgery	Up to the maximum limit
Reconstructive Surgery *Surgery is incidental to and follows surgery that was covered under the plan*	Up to the maximum limit
Assistant Surgeon	20% of the primary surgeon's eligible fee

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SUMMARY OF BENEFITS

The following benefits and coverage levels are shared across all Patriot Travel Series products:

PHYSICAL HEALTH

CRISIS SUPPORT

Benefit	Coverage
Anesthesia	Up to the maximum limit
Durable Medical Equipment	Up to the maximum limit
Chiropractic Care *Medical order or treatment plan required*	Up to the maximum limit
Physical Therapy *Medical order or treatment plan required*	Up to the maximum limit
Extended Care Facility *Upon direct transfer from an acute care facility*	Up to the maximum limit
Home Nursing Care *Upon direct transfer from an acute care facility*	Up to the maximum limit
Prescriptions	
Prescription Drugs and Medications *(Dispensing limit per prescription: 90 days)*	Up to the maximum limit
Emergency Services	
Remote Transportation	$5,000 per period; $20,000 lifetime maximum
Emergency Medical Evacuation	Up to $1,000,000 on Lite and Plus plans. Up to the maximum limit on Platinum plans.
Emergency Local Ambulance *Injury or illness resulting in an inpatient hospital admission*	Up to the maximum limit. Subject to deductible and coinsurance.
Emergency Reunion *Must be approved in advance by the company*	$100,000 maximum limit. Not subject to deductible or coinsurance.
Interfacility Ambulance Transfer *Transfer from one licensed health care facility to another licensed health care facility resulting in an inpatient hospital admission*	IMG pays 100%
Natural Disaster Evacuation *Must be approved in advance by the company*	$25,000 maximum limit. Not subject to deductible or coinsurance.
Political Evacuation & Repatriation *Must be approved in advance by the company*	$100,000 maximum limit. Not subject to deductible or coinsurance.
Return of Minor Children *Must be approved in advance by the company*	$100,000 maximum limit. Not subject to deductible or coinsurance.
Return of Mortal Remains or Cremation/Burial *Must be approved in advance by the company*	Up to the maximum limit for return of mortal remains or ashes to country of residence, or $5,000 maximum limit for cremation or local burial at the place of death. Not subject to deductible.

All coverage and benefits in the plan are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

SUMMARY OF BENEFITS

The following benefits and coverage levels are shared across all Patriot Travel Series products:

	Benefit	Coverage
	Other Services	
FINANCIAL PROTECTION	Accidental Death & Dismemberment (AD&D) *Death must occur within 90 days of the accident*	$50,000 principal sum. Not subject to deductible.
	Common Carrier Accidental Death	$25,000 per insured child, $100,000 per insured adult, $250,000 maximum limit per family. Not subject to deductible or coinsurance.
	Identity Theft	$500 maximum limit. Not subject to deductible or coinsurance.
	Personal Liability *Secondary to any other insurance*	$25,000 combined maximum limit. Injury to a third person: $100 per injury deductible. Damage to a third person's property: $100 per damage deductible. No coverage for injury to a related third party or damage to related third person's property.
	Pet Return *For a pet cat or dog traveling with the insured person*	$1,000 maximum limit. Not subject to deductible or coinsurance.
	Small Pet Common Air Carrier Accidental Death Benefit *For a pet cat or dog up to 30 pounds traveling with the insured person*	$500 maximum limit. Not subject to deductible or coinsurance.
	Return Travel	$10,000 maximum limit. Not subject to deductible or coinsurance.
PHYSICAL HEALTH	Dental Treatment	$300 maximum limit due to dental accident or unexpected pain to sound natural teeth. Subject to deductible and coinsurance.
	Traumatic Dental Injury *Treatment at a hospital due to an accident*	Up to the maximum limit. Additional treatment for the same injury rendered by a dental provider will be paid at 100%. Subject to deductible and coinsurance.
	Emergency Eye Examination *Loss or damage to prescription corrective lenses due to an accident*	$150 limit. $50 deductible per occurrence. Subject to coinsurance.
	Hospital Indemnity	$250 per overnight inpatient confinement, maximum limit of 10 overnights. Not subject to deductible or coinsurance.
CRISIS SUPPORT	Natural Disaster	$250 per day and maximum limit of five days for accommodations. Not subject to deductible or coinsurance.
	Terrorism	$50,000 maximum limit. Not subject to deductible or coinsurance.
PERSONAL PROPERTY	Lost Luggage	$50 per item, $500 maximum limit. Not subject to deductible or coinsurance.

All coverage and benefits in the plan are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

INNOVATIVE TECHNOLOGY & MEMBER SERVICES

Self-Service Capabilities

MyIMG℠ provides service at your fingertips, giving you the information and tools to manage your IMG plans anytime, anywhere, through award-winning, easy-to-use technology. You'll have immediate access via our website and through IMG's mobile app to plan documents, claim management tools, Explanations of Benefits, and much more.

Pharmacy Discount Savings

Universal Rx is a discount savings program that allows you to purchase prescriptions from one of 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 network offers a simplified claims process with minimal paperwork for the member if they visit an in-network provider.

This program is not insurance coverage; it is purely a discount program.

U.S. Network Access

UnitedHealthcare provides travelers in the U.S. with direct access to one of the largest networks of providers in the U.S. that includes:

- Over 1.4M physicians
- 6,797 hospitals
- Over 45,000 clinics
- 67,000 pharmacies
- 1,800 convenience clinics

International Provider Access℠

Travelers outside of the U.S. can also enjoy access to quality healthcare worldwide with our proprietary IPA network that includes:

- Over 18,550 physicians and facilities
- Direct billing arrangements that minimize time and upfront expense

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EXPAND YOUR COVERAGE

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It's easy to customize your coverage to best meet your needs while away from home. When submitting your application, simply add the riders you need to the plan you've selected.

PHYSICAL HEALTH

Adventure Sports Rider

If you're a thrill-seeking traveler who enjoys life's more adventurous activities, you may want to consider adding supplemental coverage to your plan. The Adventure Sports Rider provides coverage for injuries sustained during certain extreme sports that would otherwise be excluded from your insurance policy.

Lifetime Maximum

Age 0-49: $50,000
Age 50-59: $30,000
Age 60-64: $15,000

Telehealth Rider

If you'd like the option of seeing a doctor virtually during your trip in case of a non-emergency medical issue, consider adding the Telehealth rider. With Telehealth you have access to board-certified doctors 24/7 without having to visit an office. Your provider can meet with you over the phone or via a video consultation, and can help diagnose and treat non-emergency medical problems.

PERSONAL PROPERTY

Mobile Device Protection Rider*

Cell phones are essential when traveling internationally to keep you safe, connect with friends and family back home, and to take photos of your travels. Device protection provides coverage for repair or replacement of your cell phone if it is lost, stolen, or accidentally damaged during your trip—so you can continue your trip uninterrupted and stay digitally connected wherever you are in the world.

**Rider option is available on individual plans only.*

FINANCIAL PROTECTION

Trip Cancellation, Interruption, & Travel Delay Rider**

Should something unexpected happen before or during your trip, this rider can protect you from financial losses with coverage for trip cancellation and interruption, travel delay benefits, and more. While all Patriot plans include benefits for return travel, the Trip Cancellation, Interruption, & Travel Delay Rider provides coverage for trip cancellation, travel delay, and trip interruption perils. If you are prevented from taking your trip for a covered, unforeseen reason, travel insurance can reimburse up to 100% of your prepaid, non-refundable payments or deposits that would otherwise be forfeited.

***Rider option is available on individual plans for U.S. residents only.*

Enhanced Accidental Death & Dismemberment Rider (AD&D)***

Accidents can happen—wouldn't you rather be prepared, especially when you're away from home? The AD&D rider will pay you or your beneficiaries up to $400,000 if your death or dismemberment is the direct result of an accident.

***Note:** Available to the primary insured only. Available with a minimum purchase of three months of medical and AD&D rider coverage. Premium is charged in whole-month increments.*

****Rider option is available on individual plans only.*

Chaperone/Faculty Leader Replacement Rider****

If you are the designated chaperone/faculty leader and experience an unexpected death of a relative, a medical emergency, or the destruction of your residence that causes you to cancel or interrupt travel, this rider covers reimbursement for a round trip economy airline ticket up to $3,000 for a replacement chaperone/faculty leader.

*****Rider option is available on group plans only*

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HOW TO GET COVERED

1 **Step 1:**
Contact your producer or apply online.

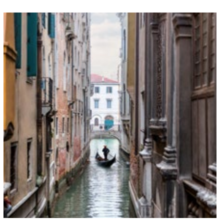
2 **Step 2:**
Complete your online application: If applying as a family, you may include yourself, your spouse, and dependents on one application. Please complete a group application if you have two or more primary insureds.

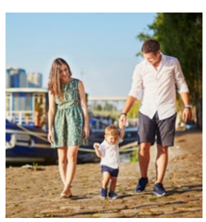
3 **Step 3:**
Receive a fulfillment kit that includes an identification card, declaration of insurance, and a Certificate of Insurance outlining the details of the plan. Welcome to the IMG family!

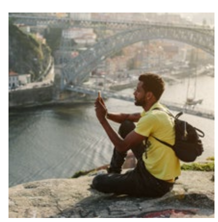
HOW TO EXTEND YOUR COVERAGE

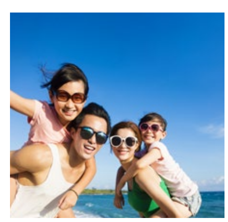
To meet the needs of our customers, Patriot Travel Series plans can be purchased for up to a 12-month period. Lite and Plus plans can be extended up to 24 continuous months, and Platinum plans can be extended up to a maximum of 36 continuous months. To renew your coverage, please visit our website.

IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): This insurance is not subject to and does not provide benefits required by PPACA. Since 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 Patriot Travel Medical Insurance, please see IMG's Frequently Asked Questions at www.imglobal.com/faq.









GLOBAL TRAVEL INSURANCE *solutions*

PT

UNDERSTANDING YOUR NEEDS.

EXCEEDING YOUR EXPECTATIONS.

PATRIOT

Travel Series

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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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