EDUCATIONAL GLOBAL INSURANCE

PEP

PATRIOT EXCHANGE PROGRAM™

medical insurance for individuals and groups involved in educational or cultural exchange

IMG®

INTERNATIONAL MEDICAL GROUP

Version 0115

Global Peace of Mind®

Why Consider International Travel Medical Insurance?

Traveling abroad can be an exciting experience, especially when you're involved in an educational or cultural exchange program. But what would happen if you became ill or injured while away from home? Your experience can quickly turn frightening if you're not prepared for a medical emergency.

Whether your trip takes you abroad for a few weeks or a year, your cultural exchange experience should be an enjoyable one. You have enough to worry about when you're traveling. Don't let your medical coverage be an uncertainty. International Medical Group® (IMG®) has developed Patriot Exchange Program℠ to provide you, your group, and your dependents traveling with you Coverage Without Boundaries®. The plan offers a complete package of international benefits available 24 hours a day. Simply select the plan option that best fits your needs.

Patriot Exchange Program

The Patriot Exchange Program is designed to meet the U.S. visa insurance requirements for individuals and groups of two or more students studying abroad or participating in a cultural exchange program, including J1 and J2 visa holders. Coverage may be purchased for spouses and unmarried, dependent children traveling with the student/participant. Individuals and groups have the option to select from different plan options - $50,000, $100,000, $250,000, and $500,000 maximum limit per illness/Injury. The $50,000 maximum limit per Illness/Injury option does not comply with J1 and J2 visa requirements. This program also offers three different areas of coverage, and an Optional Add-On plan for high school, interscholastic, intramural, or club sports, personal liability and legal assistance. In addition, groups may purchase annually renewable long term plans that have the flexibility to be tailored to meet specific needs of each program.

A Unique, Full-Service Approach

At IMG, we know that the reasons to travel abroad are many and varied - that's why our services are designed to provide you with the assistance you need no matter where you are. Our goal is to provide you with Coverage Without Boundaries. By providing global products and services to vacationers, those working or living abroad for short or extended periods, people traveling frequently between countries, and those who maintain multiple countries of residence, IMG is the single resource for all your international travel medical insurance needs.

Our service and support sets us apart. Since 1990, we've served more than a million people around the globe - always focused on the specific needs of each individual. We've set the benchmark for industry service levels by integrating independent credentialing services with in-house, fully owned and operated service divisions. At IMG, we're there with you, wherever you go - bringing support for all your insurance needs around the globe - providing you Global Peace of Mind®.

Global Peace of Mind®

PEP Services

My*IMG*SM

Service at your fingertips anytime, anywhere - that's what MyIMG provides. MyIMG is our proprietary online service that allows you to access information and manage your IMG accounts, 24 hours a day, seven days a week, from anywhere in the world. Our service centers in the U.S. and Europe are always available to help or handle emergencies 24 hours a day, but through MyIMG you have immediate access to a wealth of information about your account and can manage routine areas to help you save time when you may need it most. Some features include:

- Get explanation of benefits
- Initiate precertification
- Obtain certificate documents
- Locate a provider
- Recommend a provider/facility
- Request or print ID cards

Locating a Provider

You may seek treatment with the hospital or doctor of your choice. When seeking treatment in the U.S., you have access to the Preferred Provider Organizations (PPO), which are separately organized networks of hundreds of thousands of established, highly qualified health care physicians and many well-recognized hospitals in the U.S. You can quickly search the network through MyIMG. Additionally, to help you locate health care providers outside the U.S., IMG provides its online International Provider AccessSM (IPA), a database of over 17,000 providers.

Akeso Care Management® (ACM®)

ACCREDITED HEALTH UTILIZATION MANAGEMENT

The ability to access quality health care is of paramount importance when a medical emergency arises abroad. To coordinate care and provide U.S. and internationally based medical management services, IMG formed ACM, a URAC accredited, on-site specialized division devoted entirely to medical management. ACM's clinical members are experts at assessing the need for services and ensuring those services are delivered in a timely, cost-effective manner.

From routine medical care to complex case management, from check-ups to emergency medical evacuations, ACM is there for you. They are committed to patient protection and empowerment, quality operations and provider compliance. This translates into better care for you - around the world, around the clock.

Universal Rx Pharmacy Discount Savings

This is a discount savings program available to every insured of the Patriot Exchange Program plan. This program allows card holders to purchase prescriptions at one of over 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 *discount* program is not insurance. It is purely a discount program available to insureds in the Patriot Exchange Program plans. Use of the discount card does not guarantee that medication is covered or will be reimbursed under the insurance plan.

PEP Summary of Benefits (Individual and Group)

Plan Maximum	Choice of $50,000, $100,000, $250,000 or $500,000 per illness or injury with a lifetime maximum of $5,000,000
Deductible	$100 per illness or injury
Coinsurance	No coinsurance
Treatment Period Maximum	60 days for chronic conditions

Inpatient/Outpatient 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 visit with In-patient Admission	URC*
Emergency Room vist without In-patient Admission	Additional $250 deductible
Dental - Treatment Due to Accident	$500 maximum

Evacuation Benefits	
Emergency Medical Evacuation	$50,000 lifetime maximum
Emergency Reunion	$15,000 lifetime maximum
Return of Mortal Remains or Cremation/Burial	$25,000 maximum for Return of Mortal Remains or $5,000 maximum for Cremation/Burial
Political Evacuation	$10,000 lifetime maximum

Additional Benefits	
Accidental Death & Dismemberment	$25,000 Principal Sum ($25,000 two limbs; $12,500 one limb)
Terrorism	$50,000 lifetime maximum
Sudden & Unexpected Recurrence of a Pre-existing Condition (U.S. Citizens plan only):	Eligible Medical Expenses: $5,000 lifetime maximum Emergency Medical Evacuation: $25,000 maximum
Pre-existing Conditions	For conditions existing within 36 months before effective date, charges excluded until after 12 months of coverage and then $500 maximum per period of coverage and $50,000 lifetime maximum
Incidental Trip Coverage	Up to a cumulative two weeks

Optional Add-On Riders	
Lost Personal Property	$250 maximum
Legal Assistance	$500 maximum
Personal Liability - Injury to third party Personal Liability - Damage to third party's property	$2,000 maximum after $100 deductible $500 maximum after $100 deductible.
High School, Interscholastic, Intramural, or Club Sports	URC*

Groups may also purchase a customizable long-term plan. Any coverages, benefits and premium rates offered are in U.S. Dollars.
**Usual, Reasonable and Customary (URC) charges.*

PEP Rates

Individual Monthly Premiums

Non-U.S. Citizens - While Outside Country of Residence				
Age	Maximum Limit per Illness/Injury			
	$50,000	$100,000	$250,000	$500,000
31 days -24	$48.62 $51.05 w/ add on	$56.45 $59.25 w/ add on	$60.36 $63.37 w/ add on	$63.66 $66.84 w/ add on
25 - 49	$63.37 $66.53 w/ add on	$73.50 $77.15 w/ add on	$78.59 $82.52 w/ add on	$82.90 $87.04 w/ add on
50-64	$135.70 $142.49 w/ add on	$157.35 $165.20 w/ add on	$168.27 $176.68 w/ add on	$177.53 $186.41 w/ add on

U.S. Citizens - While Outside the U.S.				
Age	Maximum Limit per Illness/Injury			
	$50,000	$100,000	$250,000	$500,000
31 days -24	$34.46 $36.18 w/ add on	$40.08 $42.07 w/ add on	$42.72 $44.85 w/ add on	$45.08 $47.33 w/ add on
25 - 49	$39.88 $41.88 w/ add on	$52.19 $54.78 w/ add on	$49.44 $51.91 w/ add on	$52.16 $54.76 w/ add on
50-64	$103.43 $108.60 w/ add on	$111.72 $117.29 w/ add on	$128.27 $134.68 w/ add on	$135.35 $142.11 w/ add on

Non-U.S. Citizens - Europe Only				
Age	Maximum Limit per Illness/Injury			
	$50,000	$100,000	$250,000	$500,000
31 days -24	$28.62 $30.05 w/ add on	$33.31 $34.96 w/ add on	$35.52 $37.29 w/ add on	$37.47 $39.34 w/ add on
25 - 49	$33.10 $34.75 w/ add on	$43.37 $45.52 w/ add on	$41.06 $43.12 w/ add on	$43.31 $45.47 w/ add on
50-64	$85.85 $90.14 w/ add on	$92.84 $97.47 w/ add on	$106.44 $111.76 w/ add on	$112.29 $117.90 w/ add on

Group Monthly Premiums

Non-U.S. Citizens - While Outside Country of Residence				
Age	Maximum Limit per Illness/Injury			
	$50,000	$100,000	$250,000	$500,000
31 days -24	$43.78 $45.97 w/ add on	$50.80 $53.35 w/ add on	$54.34 $57.06 w/ add on	$57.29 $60.15 w/ add on
25 - 49	$57.05 $59.91 w/ add on	$66.15 $69.45 w/ add on	$70.74 $74.28 w/ add on	$87.44 $91.81 w/ add on
50-64	$122.13 $128.24 w/ add on	$141.60 $148.70 w/ add on	$151.45 $159.03 w/ add on	$159.77 $167.76 w/ add on

U.S. Citizens - While Outside the U.S.				
Age	Maximum Limit per Illness/Injury			
	$50,000	$100,000	$250,000	$500,000
31 days -24	$31.03 $32.59 w/ add on	$36.07 $37.88 w/ add on	$38.47 $40.39 w/ add on	$40.59 $42.62 w/ add on
25 - 49	$35.87 $37.67 w/ add on	$46.97 $49.31 w/ add on	$44.49 $46.71 w/ add on	$46.96 $49.31 w/ add on
50-64	$92.98 $97.63 w/ add on	$100.54 $105.58 w/ add on	$115.46 $121.24 w/ add on	$121.84 $127.93 w/ add on

Non-U.S. Citizens - Europe Only				
Age	Maximum Limit per Illness/Injury			
	$50,000	$100,000	$250,000	$500,000
31 days -24	$25.78 $27.07 w/ add on	$29.97 $31.48 w/ add on	$31.98 $33.58 w/ add on	$33.75 $35.44 w/ add on
25 - 49	$29.80 $31.28 w/ add on	$39.03 $40.98 w/ add on	$36.93 $38.78 w/ add on	$39 $40.95 w/ add on
50-64	$77.29 $81.15 w/ add on	$83.54 $87.73 w/ add on	$95.82 $100.61 w/ add on	$101.06 $106.11 w/ add on

New premium rates per Insured Person effective January 1, 2015 for eligible individuals whose applications are approved by IMG. IMG reserves the right to assess the most current rates at the time of the effective date in the event these rates expire, are modified, or are replaced. Rates include premium tax where applicable.

Groups may also purchase a customizable long-term plan, for rates please contact your insurance producer or IMG.

U.S. J Visa participants must select $100,000 maximum limit or higher to satisfy the J Visa insurance requirements.

PEP Plan Information

Conditions of Coverage:
1) Coverage and benefits are subject to the deductible, limites and coinsurance, and all terms of the Certificate of Insurance and Master Policy. **2)** Coverage under a Patriot Exchange Program plan is secondary to any other coverage. **3)** Coverage and benefits are for eligible medical expenses which are medically necessary and usual, reasonable and customary. **4)** Charges must be administered or ordered by a licensed physician. **5)** Charges must be incurred during the Period of Coverage. **6)** Claims must be presented to IMG for payment within ninety (90) days from the date the claim was incurred.

Eligibility:
To be eligible to apply to the Patriot Exchange Program plan, you must » Be an active participant in a study or exchange program (i.e. student visa, exchange visa, visitor visa), the spouse of the participant, or a dependent traveling with the participant » Reside outside the country of residence for the purpose of pursuing international educational activities for a temporary period of time » Be physically and legally residing in host country with the intent to reside there for at least 30 days on the effective date and at renewal » Not be hospitalized, disabled, or HIV+ on the initial effective date.

Renewal of Coverage:
Eligible insureds whose initial coverage is 1 month can request coverage under the plan be renewed monthly for up to 12 month periods, for a maximum of 48 continuous months, as long as the premium is paid when due and the insured continues to meet the eligibility requirements of the plan.

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, within 5 days from the initial effective date, for cancellation and refund of your premium. If you do not have any claims filed with IMG, you may cancel your plan after the review period; however, the following conditions will apply:

1. You will be required to pay a $50 cancellation fee.
2. Only full month premiums will be considered for refunds.

For example, if you choose to cancel your coverage two months and two weeks prior to the date your coverage ends, IMG will only consider the two full months for a refund. If you have filed claims, your premium is non-refundable.

Enrollment Process:
Before you begin your travel, simply apply online or fill out the Application and calculate the estimated premium for the time period you, your group, and/or your spouse will be traveling. Once you have completed the Application, return it to your insurance agent and/or IMG.

Eligible individuals listed on the Application and for whom premiums have been paid will be covered from the latest of the following dates:

1. The date IMG approves your completed Application and receives the appropriate premium
2. The date you depart from your home country
3. The date requested on your Application

Fulfillment Kits:
IMG processes applications in a quick, timely manner. Once processing is complete, IMG will mail and/or email the fulfillment kit(s) to the address/email listed in the Application. The fulfillment kit(s) will include an IMG Identification Card(s), IMG contact numbers, Claim Forms and the insurance certificate providing a complete description of the rights and benefits under the contract. For your convenience, you will get emailed this information and may also access it from the IMG website.

If you do not choose Online Fulfillment, IMG will mail your fulfillment materials. This may cause delays. We recommend online fulfillment for immediate access to your coverage information.

IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): *This insurance is not subject to, and does not provide benefits required by, PPACA. On January 1, 2014, PPACA requires U.S. citizens, U.S. nationals and resident-aliens 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. Please note that it is solely your responsibility to determine if PPACA is applicable to you, and the Company and IMG have no liability whatsoever, including for any penalties that you may incur, for your failure to obtain required PPACA compliant coverage.*

PEP Optional Riders

Adventure Sports Rider:
The Adventure Sports Rider is available on the Patriot Exchange Program for individuals and groups, and their dependents, up to the age of 65. Certain activities designated as adventure sports can be covered up to the maximums listed below. Certain activities are never covered, regardless of whether or not you purchase the Adventure Sports Rider. For a list of all the activities which can be considered to be adventure sports, a sample rider can be provided upon request.

Age	Lifetime Maximum
31 days - 49	$50,000
50 - 59	$30,000
60 - 64	$15,000

Chaperone / Faculty Leader Trip Interruption Rider:
Groups may request the Chaperone/Faculty Leader Trip Interruption Rider rider which offers up to $3,000 in benefits. In the event of the original chaperone/leader's hospitalization, a relative's unexpected death, or travel plans must be cancelled as a result of a break-in or destruction due to forces of nature at his/her residence, the subsequent chaperone/faculty leader can be reimbursed for the certain transportation costs to join the group.

PEP Claims Procedure

Precertification:
Certain treatment and supplies including hospital admission, in-patient or out-patient surgery, and other procedures as noted in the Certificate Wording must be Precertified for medical necessity, which means the insured person or their attending physician must communicate with an IMG representative at the number listed on the IMG Identification Card prior to admittance to a hospital before receiving certain treatments and supplies, or performance of a surgery. In case of an Emergency Admission, the Precertification must be made within 48 hours of the admission, or as soon as reasonably possible. If a hospital admission or a surgery is not Precertified, eligible claims and expenses will be reduced by 50%. It is important to note that Precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. All medical expenses eligible for reimbursement must be medically necessary and will be paid or reimbursed at usual, reasonable, customary rates. Please refer to the Certificate Wording for full details of the Precertification requirements.

For Precertification, emergency evacuation and repatriation, please call: IMG in the U.S.: 1.800.628.4664 (toll free) or 1.317.655.4500. Call IMG outside the U.S.: 001.317.655.4500 (collect if necessary). This information will also be provided on your ID card.

Note: *You may begin the Precertification process through MyIMG or the Client Resources section of www.imglobal.com. Simply look for the Precertification option. You will be asked to provide the required information, which can then be submitted electronically. Once we have received all required information and medical records, our utilization management and review team will review the information provided and normally responds to the insured person or the provider within 2 business days. Please note that this online service will only initiate the process for treatment and supplies outlined in the contract, and it should not be used to request pre-certification for emergency admissions, procedures, or evacuations.*

Claims Payment:
All benefits payable under Patriot Exchange Program are subject to the terms and conditions in the Certificate of Insurance. To make claim processing efficient, claims for eligible medical expenses may be paid in two ways:

1. Eligible expenses that have been paid by or on behalf of the insured person may reimbursed by check directly to the insured person.
2. Eligible expenses that have not yet been paid by the insured person may, at the option of IMG, be paid either to the insured person or directly to the provider.

Claim forms can be accessed at www.imglobal.com, and emailed to insurance@imglobal.com or mailed to International Medical Group, P.O. Box 88500, Indianapolis, IN 46208-0500 USA. All IMG contact numbers, claim forms and Certificate of Insurance are included in the fulfillment kit. IMG may also be contacted by fax at 1.317.655.4505.

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Sirius International

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Sirius International is a White Mountains Re company.

This invitation to inquire allows eligible applicants an opportunity to inquire further 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. The contract does contain a pre-existing condition exclusion and does not cover losses or expenses related to a pre-existing condition.

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