



# Patriot Platinum Travel Medical Insurance<sup>SM</sup>

## Patriot Platinum Group Travel Medical Insurance<sup>SM</sup>

### Plan Information & Benefits

Patriot Platinum Travel Medical Insurance 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 Platinum builds upon the core benefits of the Patriot<sup>®</sup> Travel plan and can provide up to \$8,000,000 of coverage with enhanced benefits and services, including our Global Concierge & Assistance Services<sup>SM</sup>. Patriot Platinum Group Travel Medical Insurance 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 Platinum and Patriot Platinum 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	
<b>Maximum Limits</b>	\$1,000,000, \$5,000,000, \$8,000,000
<b>Individual Deductible</b>	\$0, \$100, \$250, \$500, \$1,000, \$2,500, \$5,000, \$10,000, \$25,000
<b>Family Deductible</b>	Three times the individual deductible
<b>Coinsurance - for treatment received outside the U.S. &amp; Canada</b>	No Coinsurance
<b>Coinsurance - for treatment received within the U.S. &amp; Canada</b>	In the PPO Network - No Coinsurance. Out of the PPO Network - The plan pays 90% of eligible expenses up to \$5,000, then 100% up to the Maximum Limits.
<b>Benefit Period</b>	12 months
<b>Global Concierge &amp; Assistance Services</b>	Access to a dedicated service team for assistance services
<b>MyIMG<sup>SM</sup></b>	24 hour secure access from anywhere in the world to manage your account at anytime
<b>eDocAmerica</b>	Access to board-certified physicians, licensed psychologists, pharmacists, dentists, dieticians and fitness trainers to assist with any routine health related questions
<b>World-class Medical Benefits</b>	Premium coverage available for in-patient and out-patient medical expenses
<b>International Emergency Care</b>	A wide range of international emergency benefits available including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more
MEDICAL BENEFITS	
<b>Hospital Room and Board</b>	Up to the Maximum Limit
<b>Intensive Care</b>	Up to the Maximum Limit
<b>Medical Expenses</b>	Up to the Maximum Limit
<b>Out-patient Medical Expenses</b>	Up to the Maximum Limit
<b>Local Ambulance</b>	Up to the Maximum Limit
<b>Emergency Room Accident</b>	Up to the Maximum Limit
<b>Emergency Room Illness with In-patient Admission</b>	Up to the Maximum Limit
<b>Emergency Room Illness without In-patient Admission</b>	Up to the Maximum Limit with additional \$250 deductible
<b>Dental - Injury Due to Accident</b>	Up to the Maximum Limit
<b>Dental - Sudden Dental Emergency</b>	Up to \$250
<b>Hospital Daily Indemnity</b>	Up to \$250 per night for a maximum of 10 days
<b>Supplemental Accident</b>	Up to \$300

INTERNATIONAL EMERGENCY CARE	
<b>Emergency Medical Evacuation</b>	Up to the Maximum Limit
<b>Emergency Reunion</b>	Up to \$100,000
<b>Return of Mortal Remains or Cremation/Burial</b>	Up to \$100,000 for Return of Mortal Remains or \$5,000 for Cremation/Burial
<b>Return of Minor Children</b>	Up to \$100,000
<b>Political Evacuation</b>	Up to \$100,000
<b>Natural Disaster</b>	\$250 per day for five days
<b>Remote Transportation</b>	\$5,000 per certificate period. \$20,000 Lifetime Maximum.
<b>Identity Theft Assistance</b>	Up to \$500
<b>Lost / Theft</b> <i>(Luggage, valuables, personal papers)</i>	Up to \$500
<b>Felonious Assault</b>	Up to \$10,000
ADDITIONAL BENEFITS	
<b>Terrorism</b>	Up to the Maximum Limit
<b>Sports &amp; Leisure Activities</b>	Up to the Maximum Limit for basic sports
<b>Sudden and Unexpected Recurrence of a Pre-existing Condition - Medical</b> <i>(for U.S. citizens only)</i>	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.
<b>Sudden and Unexpected Recurrence of a Pre-existing Condition - Medical</b> <i>(for non-U.S. citizens only)</i>	Up to age 65: \$50,000 Lifetime Maximum for eligible medical expenses. Age 65+: \$2,500 Lifetime Maximum.
<b>Sudden and Unexpected Recurrence of a Pre-existing Condition - Emergency Medical Evacuation</b>	Up to \$25,000 of eligible costs and expenses
<b>Incidental Home Country Coverage</b>	Up to a cumulative two weeks
<b>End of Trip Home Country Coverage</b>	One month for every four months of travel coverage, up to a maximum of three months
<b>Trip Interruption</b>	Up to \$10,000
<b>Common Carrier Accidental Death</b>	\$100,000 per adult, \$25,000 per child, maximum of \$250,000 per family
<b>Accidental Death &amp; Dismemberment</b>	\$50,000 principle sum
<b>Small Pet Common Air Carrier Accidental Death</b>	Up to \$500
OPTIONAL RIDERS	
<b>Adventure Sports Rider</b> <i>(Available to insureds up to age 65.)</i>	Age 0-49: \$50,000 Lifetime Maximum; Age 50-59: \$30,000 Lifetime Maximum; Age 60-64: \$15,000 Lifetime Maximum
<b>Enhanced AD&amp;D Rider</b> <i>(Available on the individual plan only. Available for the primary insured only.)</i>	Up to an additional \$400,000
<b>Citizenship Return Rider</b>	Up to the Maximum Limit
<b>Personal Liability - Injury to third party</b> <b>Personal Liability - Damage to third person property</b>	\$2,000 limit after \$100 deductible. \$500 limit after \$100 deductible.
<b>Evacuation Plus Rider</b> <i>(Available on the individual plan only.)</i>	Up to age 65. Non Life-threatening Medical Evacuation: Up to a maximum of \$50,000; Natural Disaster Evacuation: Up to a maximum of \$10,000
<b>Chaperone/Faculty Leader Replacement Rider</b> <i>(Available on the group plan only.)</i>	Up to \$3,000 for round trip economy airline ticket

For more information, please contact:

TAIAN FINANCIAL LLC  
 phone 317-318-8258 (Chinese) 317-318-8259 (English)  
 301 E Carmel Drive, Suite D 200  
 CARMEL, IN 46032  
 Phone: 317-318-8258  
 taianfinancialllc@gmail.com  
 http://taianfinancial.com/compare

This sheet contains only a brief summary of current Patriot Platinum and Patriot Platinum 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.