

# VISITORS CARE<sup>®</sup>



GLOBAL  
*peace of mind*<sup>®</sup>

Travel medical insurance for non-U.S. residents traveling to the United States

[WWW.IMGLOBAL.COM](http://WWW.IMGLOBAL.COM)





# LARGE COMPANY RESOURCES.



# SMALL COMPANY ATTITUDE.

Since 1990, **IMG®** has provided global benefits and assistance services to millions of customers in nearly every country around the world. Owned by Sirius Group, a 2.6 billion-dollar, AM Best "A" rated insurance industry leader, IMG is uniquely positioned to deliver the **Global Peace of Mind®** our members need.

- » **24/7 medical and travel assistance services**
- » **Multilingual staff & claims administrators**
- » **Highly trained customer service professionals**
- » **Core values driven by a commitment to customers**
- » **Customer service centers located in the U.S. and U.K.**
- » **Financial security to fulfill our promise when you need it most**



**Global presence.**  
Local care.



## GET COVERED AWAY FROM HOME.

Most people don't realize they're at risk when they're traveling, and assume they're already covered by their standard medical plan. While some traditional plans may offer some domestic coverage, they aren't designed for international travel. Fill the gaps in your travel medical coverage with a **Visitors Care®** plan that meets your needs and spend more time enjoying your international experience—not worrying about your medical coverage.

Visitors Care offers a broad package of scheduled benefits for non-U.S. residents traveling to the United States. There are nine separate options based on deductible levels and maximum limits. Simply select the option that best fits your needs.







VISITORS CARE®

## SUMMARY OF BENEFITS

	PLAN A	PLAN B	PLAN C
<b>Period of Coverage</b>	5 days to 2 years	5 days to 2 years	5 days to 2 years
<b>Period of Coverage Limit</b>	\$25,000 per illness/injury	\$50,000 per illness/injury	\$100,000 per illness/injury
<b>Area of Coverage</b>	Non-U.S. residents traveling to the U.S.	Non-U.S. residents traveling to the U.S.	Non-U.S. residents traveling to the U.S.
<b>Deductibles</b>	\$0, \$50, \$100	\$0, \$50, \$100	\$0, \$50, \$100
<b>Acute Onset of Pre-Existing Conditions*</b>	\$25,000 max per coverage period <i>(subject to sub-limits below)</i>	\$50,000 max per coverage period <i>(subject to sub-limits below)</i>	\$100,000 max per coverage period <i>(subject to sub-limits below)</i>
<b>Emergency Medical Evacuation</b> <i>Arises or results directly or indirectly from a covered acute onset of a pre-existing condition</i>	\$25,000 max per period of coverage	\$25,000 max per period of coverage	\$25,000 max per period of coverage
<b>Physician Visits/Services</b>	\$40 max per visit 30 max visits per period of coverage	\$60 max per visit 30 max visits per period of coverage	\$85 max per visit 30 max visits per period of coverage
<b>Urgent Care Center</b>	\$40 max per visit/10 max visits	\$60 max per visit/10 max visits	\$85 max per visit/10 max visits
<b>Hospital Emergency Room</b>	\$200 max per visit	\$330 max per visit	\$550 max per visit
<b>Hospitalization/Room &amp; Board</b> <i>Average semi-private room rate Includes nursing, misc., and ancillary services</i>	Up to \$825 max per day 30 day max per period of coverage	Up to \$1,400 max per day 30 day max per period of coverage	Up to \$2,000 max per day 30 day max per period of coverage
<b>Intensive Care</b>	Up to an additional \$400 max per day, 8 day max per period of coverage	Up to an additional \$660 max per day, 8 day max per period of coverage	Up to an additional \$850 max per day, 8 day max per period of coverage
<b>Outpatient Surgical /Hospital Facility</b>	Up to \$2,000 max per surgical session Up to \$750 max per surgical session (facility)	Up to \$3,300 max per surgical session Up to \$900 max per surgical session (facility)	Up to \$5,500 max per surgical session Up to \$1,000 max per surgical session (facility)
<b>Laboratory</b>	Up to \$400 max per period of coverage	Up to \$450 max per period of coverage	Up to \$500 max per period of coverage
<b>Radiology/X-ray</b>	Up to \$400 max per period of coverage <i>(\$200 per procedure)</i>	Up to \$450 max per period of coverage <i>(\$250 per procedure)</i>	Up to \$500 max per period of coverage <i>(\$500 per procedure)</i>
<b>Chemotherapy/Radiation Therapy</b>	\$550 max per visit	\$1,100 max per visit	\$1,350 max per visit
<b>Pre-Admission Testing</b>	Up to \$750 max per period of coverage	Up to \$1,100 max per period of coverage	Up to \$1,100 max per period of coverage
<b>Surgery</b>	Up to \$2,000 max per surgical session	Up to \$3,300 max per surgical session	Up to \$5,500 max per surgical session
<b>Assistant Surgeon</b> <i>20% of the primary surgeon's eligible fee</i>	Up to \$450 max per surgical session	Up to \$825 max per surgical session	Up to \$1,375 max per surgical session
<b>Anesthesia</b>	Up to \$450 max per surgical session	Up to \$825 max per surgical session	Up to \$1,375 max per surgical session

\*Limited coverage for onset of non-recurring, non-chronic conditions subject to the limitations in the Insurance Contract.

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 (URC) 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

<b>Durable Medical Equipment</b>	\$550 max per period of coverage	\$1,000 max per period of coverage	\$1,300 max per period of coverage
<b>Physical Therapy</b> <i>Medical order or treatment plan required</i>	Up to \$40 max per visit per day, 12 max visits per period of coverage	Up to \$40 max per visit per day, 12 max visits per period of coverage	Up to \$40 max per visit per day, 12 max visits per period of coverage
<b>Extended Care Facility</b> <i>Upon direct transfer from an acute care hospital</i>	Covered under Hospital Room & Board	Covered under Hospital Room & Board	Covered under Hospital Room & Board
<b>Home Nursing Care</b> <i>Provided by a home healthcare agency upon direct transfer from an acute care hospital</i>	\$550 max per period of coverage	\$550 max per period of coverage	\$550 max per period of coverage
<b>Prescriptions</b> <i>Dispensing limit: 90 days</i>	Up to \$250 max per period of coverage	Up to \$250 max per period of coverage	Up to \$250 max per period of coverage
<b>Emergency Local Ambulance</b>	Up to \$250 max per period of coverage	Up to \$450 max per period of coverage	Up to \$475 max per period of coverage
<b>Emergency Medical Evacuation</b>	Up to \$25,000 max	Up to \$50,000 max	Up to \$50,000 max
<b>Return of Mortal Remains</b>	\$25,000 max with \$5,000 max for Cremation/Burial	\$25,000 max with \$5,000 max for Cremation/Burial	\$25,000 max with \$5,000 max for Cremation/Burial
<b>Common Carrier Accidental Death</b>	\$25,000 max per period of coverage	\$25,000 max per period of coverage	\$25,000 max per period of coverage
<b>Dental Injury</b>	Up to \$550 max per period of coverage	Up to \$550 max per period of coverage	Up to \$550 max per period of coverage
<b>Incidental Trip</b> <i>Maximum days: 14 Insured person's country of residence is not the United States</i>	14 day maximum	14 day maximum	14 day maximum

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VISITORS CARE®

WORRY LESS.  
*Experience more.*







## INNOVATIVE TECHNOLOGY & MEMBER SERVICES

### ■ Self-Service Member Portal

MyIMG<sup>SM</sup> 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 to these important resources online, including our 24/7/365 service centers, plan document access, claims 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.*

### ■ First Health Network



For travelers in the U.S., the First Health network is a wide-ranging national PPO network that gives you more access to more doctors and services, including:

- » 5,000 hospitals
- » 90,000 ancillary facilities
- » 1 million healthcare professional service locations



UNDERSTANDING YOUR NEEDS.  
EXCEEDING YOUR EXPECTATIONS.





## HOW TO GET COVERED

- 1** **Step 1:** Contact your producer directly to obtain an application or to apply online.
- 2** **Step 2:** Complete your application: If applying as a family, you may include yourself, your spouse, and dependents on one application. For dependents 18 and over, please complete a separate application.
- 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!

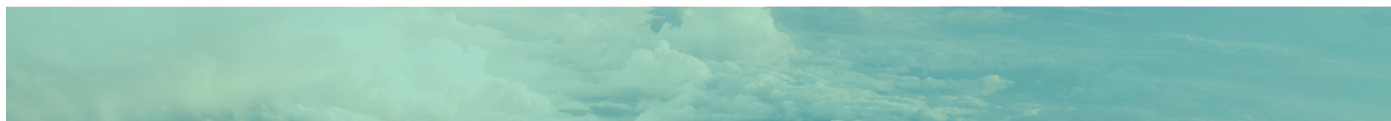
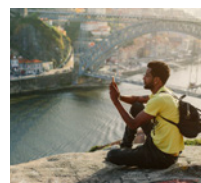
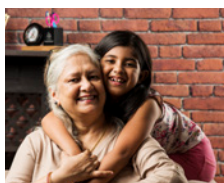
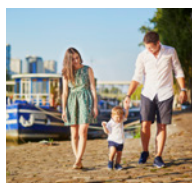
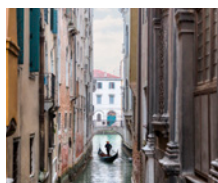
## HOW TO EXTEND YOUR COVERAGE

To meet the needs of our customers, Visitors Care plans can be purchased for up to a 12-month period. They can be extended up to 24 continuous months. Renewals are available in 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 that 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).*

## CONDITIONS OF COVERAGE

1. 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.
6. Claims must be presented to IMG for payment within 180 days from the date the claim was incurred.



**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](http://www.imglobal.com/faq).

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## Producer Contact Information

[Redacted area for Producer Contact Information]



*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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