



YOUR GUIDE

to the International Health & Travel Insurance
products of IMG

Why IMG?

Since 1990, IMG has provided global benefits and assistance services to millions of insureds in nearly every country. We're committed to being there for our insureds wherever they may be in the world. Whether they're vacationing, traveling for work, or living abroad, we deliver Coverage Without Boundaries®. With 24/7 medical management services, multilingual claims administrators, and highly trained customer service professionals, IMG is confident in its ability to provide the products international insureds need, backed by the services they want.



GLOBAL SUPPORT.

With offices and partners around the globe, IMG provides the support you need, when you need it. In fact, it is our purpose to be there to protect and enhance your health and well-being.



SERVICE WITHOUT OBSTACLES.

With a team of international, multilingual specialists, we are accustomed to working in multiple time zones, languages, and currencies. Our global reach means we can work without barriers.



INTERNATIONAL PROVIDER ACCESSSM (IPA).

In addition to the expansive UnitedHealthcare PPO network available for treatment received within the U.S., our proprietary IPA network of more than 45,000 accomplished physicians and facilities allows you to access quality care worldwide. Our direct billing arrangements can also ease the time and upfront expense at select providers.



FINANCIAL STABILITY.

Owned by SiriusPoint, an 'A-' rated, multibillion-dollar global enterprise, IMG offers the financial security and reputation demanded by international consumers (SiriusPoint is the DBA of SiriusPoint Ltd.)



ACCESSIBLE TECHNOLOGY.

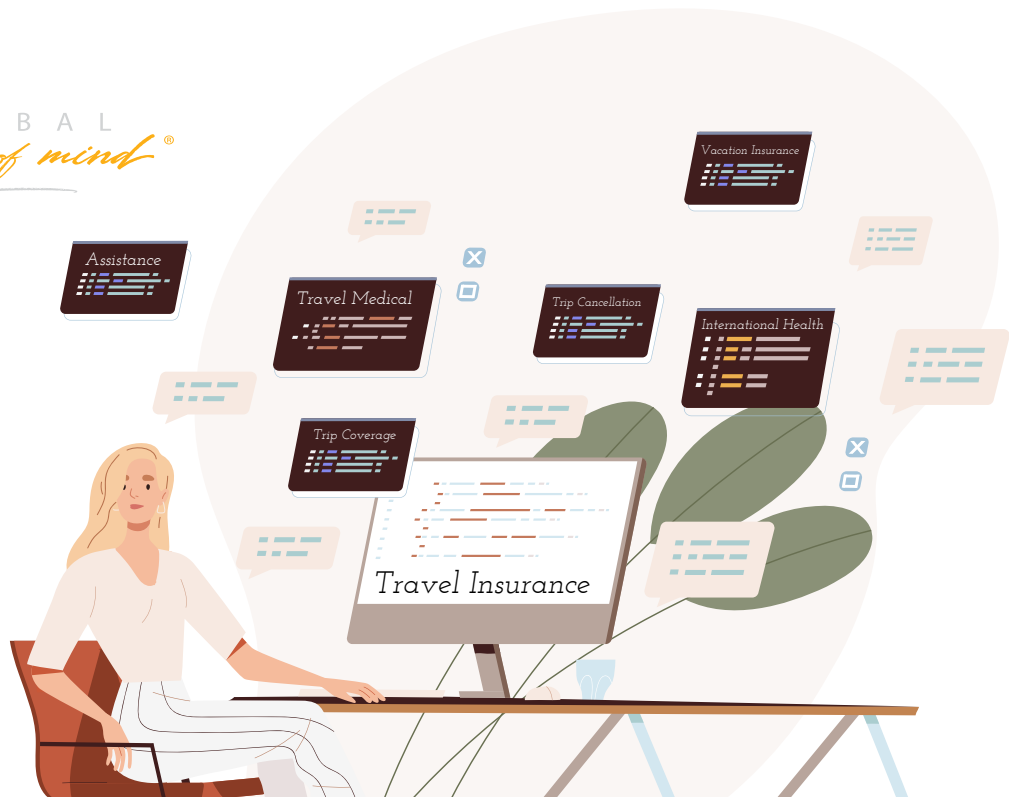
Full access to the MyIMG portal allows you to submit and view your claims, manage your account, search for providers, live chat with representatives, and more.



INTERNATIONAL EMERGENCY CARE.

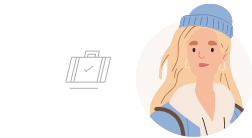
When you're away from home and a medical emergency occurs, you may not be able to wait for regular business hours. With our on-site medical staff, you have 24-hour access to highly qualified coordinators of emergency medical services and international treatment.

GLOBAL
peace of mind[®]



Product Portfolio

At IMG, we know the reasons to travel are many and varied – that’s why we’ve built products to serve nearly every traveling demographic. Our full-service approach provides insurance products that service vacationers, those working or living internationally for short or extended periods, students studying abroad, people traveling frequently between countries, and those who maintain multiple countries of residence.



Travel Insurance

travel protection and trip cancellation coverage to protect your trip costs



Travel Medical Insurance

temporary medical coverage for unexpected illnesses or accidents when traveling outside your home country



International Health Insurance

annually renewable international private medical insurance for living or working abroad





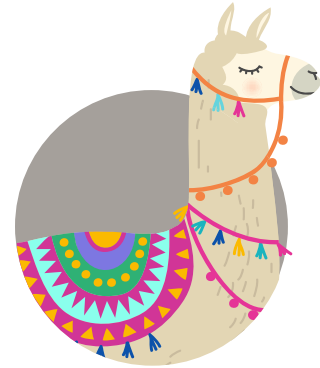
iTravellInsured® Travel Protection Plans



Lite



SE



LX



iTravellInsured Travel Lite

A budget-level plan designed for price-conscious travelers seeking to protect their trip investment against trip cancellation and trip interruption. This basic travel protection plan also provides benefits for trip and baggage delay, medical evacuation, and sickness or injury while away from home—plus access to IMG's 24/7 emergency travel non-insurance assistance services.

iTravellInsured Travel SE

Our most popular trip cancellation and interruption plan for domestic and international destinations. Coverage also includes benefits for travel and baggage delay, medical evacuation, sickness and injury, rental car damage and loss of use, and additional pet kennel fees if your return trip is delayed—and access to IMG's 24/7 emergency travel assistance services.

iTravellInsured Travel LX

Provides our highest level of trip protection benefits for discerning travelers going to remote and exotic locations. In addition to all trip cancellation and interruption benefits included in the iTravellInsured Travel SE plan, this plan offers optional Cancel and Interruption for Any Reason (CFAR and IFAR) add-ons and coverage for many adventure activities.



iTravellInsured Travel Sport

Trip cancellation and interruption plan created for adventure travelers and global explorers. Coverage includes benefits for search and rescue, sports equipment rental, and natural disaster evacuation—plus benefits for travel and baggage delay, medical evacuation, and sickness and injury.



iTravellInsured Essential

This plan is designed for U.S. residents traveling within the United States looking to protect their trip investment with our lowest-priced travel protection program. This plan provides limited, cost-effective coverage for trip cancellation, trip interruption, and travel delay.





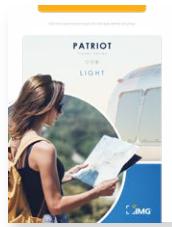
Travel Medical Plans



Patriot Travel Series

The Patriot Travel Series provides coverage for individuals, families, and groups who need temporary medical insurance while traveling outside of their home country. With plan options for visitors traveling to the U.S. (Patriot America) and for any non-U.S. residents traveling outside their home country (Patriot International), these plans are ideal for international vacationers, relatives visiting from overseas, and international business travelers.

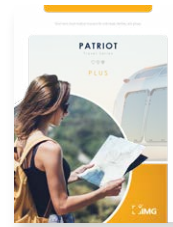
Each plan within the series provides varying levels of medical benefits for illness or injury in case of emergency. Additionally, Platinum-level plans also include enhanced evacuation benefits, and access to telehealth and travel intelligence services.



Coverage Inside the U.S.
Coverage Outside the U.S.

Patriot Lite

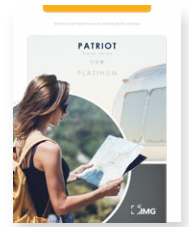
This plan provides temporary medical coverage for unexpected illnesses or accidents, with maximum limits available up to \$1 million, a range of deductible options, and extension available up to 24 months.



Coverage Inside the U.S.

Patriot Plus

This mid-level Patriot Travel Series plan provides enhanced medical benefits for unexpected illnesses or accidents. Several maximum limit and deductible options are available, and this plan can be extended up to 24 months.



Coverage Inside the U.S.
Coverage Outside the U.S.

Patriot Platinum

With maximum limits up to \$8 million, this plan provides the highest tier of benefits available in the Patriot Travel Series, including enhanced evacuation benefits and access to telehealth and travel intelligence services. This plan provides a wide range of deductible options and is available for extension up to 36 months.



Patriot Multi-TripSM

Annual travel medical plan designed for individuals, families, and groups of five or more who travel outside their country of citizenship.



GlobeHopperSM Senior

Provides coverage for U.S. citizens and residents traveling outside the U.S. who have Medicare Parts A and B, as well as a Medicare supplement plan or a Medicare Advantage plan.



Visitors Care[®]

Provides fixed, limited coverage for non-U.S. citizens traveling to the U.S.



Outreach Travel Medical Insurance

Short-term travel medical insurance plan designed for missionaries and church groups traveling outside of their home country.





Travel Medical Plans

Student, Scholar, & Cultural Exchange Plans



Patriot Exchange ProgramSM

Designed for individuals and groups (two or more primary insureds) studying abroad or participating in cultural exchange programs. The program offers multiple plan options and meets J visa requirements.

Student Health AdvantageSM

Designed for individuals or groups of five or more students or scholars participating in a sponsored study abroad program, this plan provides annually renewable medical coverage that meets U.S. student visa requirements. Benefits include mental health, organized sports, and emergency care coverage.

Student Health Advantage PlatinumSM

This plan includes all benefits of Student Health Advantage with lower deductibles and increased maximum limits for the highest level of coverage. Additional benefits are provided for maternity and newborn care.





International Private Medical Insurance Plans

Individual Long-term Medical Plans



Global Medical Insurance®

Provides annually renewable medical coverage for expats and global citizens living or working internationally. Global Medical Insurance provides benefits for preventative care and emergency services with several plan levels and deductible options available.

FOUR PRODUCT LEVELS



Group Long-term Medical Plans



GEOSM Group

Worldwide employer-sponsored group health insurance designed for multinational employers to provide coverage for two or more internationally assigned employees. This customizable benefits package can include varying levels of coverage for preventative care, prescription medications, and emergency services.



MP+ International®

Provides long-term, worldwide medical coverage for mission groups while outside their country of residence. With a wide range of medical benefits designed to provide lower-cost medical care overseas, this plan empowers the missionary community to take control of their healthcare costs.



International Marine Medical InsuranceSM

Group coverage designed to provide continuous medical insurance to marine captains and crew members worldwide. With three plan levels, coverage can include varying levels of preventative care, emergency services, vision care, and dental benefits..

World-Class Services

IMG, an award-winning provider of global insurance benefits and assistance services, enables our insureds to keep consistent to worry less and experience more by delivering the protection they need, backed by the support they deserve. Our world-class services, combined with our product portfolio, provide Global Peace of Mind® while your clients are away from home.

CUSTOMER RESOURCES

Customer Care - We strive to provide first-class service to our insureds. IMG's dedicated Customer Care team is available to answer your clients' claims and coverage questions, while providing efficient service in the process.

Global Assistance Services - Our on-site clinical staff provides emergency medical and travel assistance 24/7/365, ensuring your clients have support when they may need it most.

Extensive Network Access - For travelers in the U.S., the UnitedHealthcare Options network is a longstanding reputable tier 1 network that gives you more access to more doctors and services, including:

- Over 1.4M physicians
- 6,797 hospitals in the U.S.
- Retail urgent care facilities
- A streamlined claims process
- Over 45,000 clinics
- 67,000 pharmacies
- 1,800 convenience clinics

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

- Over 45,000 physicians and facilities
- Direct billing arrangements that minimize time and upfront expense

MyIMGSM - Your clients can log on to the secure, 24-hour online portal, MyIMG, to submit and view their claims, manage their account, search for providers, initiate precertification, access important insurance documents, live chat with representatives, and more.

PRODUCER RESOURCES

IMG's Producer Area - In our online producer portal, you have access to a host of tools and services. Simply log in at producer.imglobal.com to access:

- Product brochures and personalized marketing collateral, including white papers, and multilingual consumer material
- Online quoting and application tool
- Custom quoting links and banners for your website
- Customer status and commission reporting

Dedicated Support Team - The first-class support team is staffed with experienced sales professionals whose primary goal is to help you and your business thrive. Among many other functions, the Sales Service Center provides:

- Product consultation and guidance in quoting and writing business with IMG
- Service assistance, such as application status, commission inquiries, and contact information updates
- Producer Area training and assistance

Contact 

Sales inquiries: +1.317.655.4500

Email: insurance@imglobal.com



The information above is for informational purposes only and describes IMG's general capabilities and a broad overview of the products and services it offers. Benefits are offered as described in the Insurance Contract. Benefits are subject to all deductible, 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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