

# OUTREACH

Travel Medical Insurance®



Short-term travel medical insurance  
for individual and group missionaries



# WHY OUTREACH?

You have enough to worry about when you’re traveling. Don’t let your medical coverage be an uncertainty. IMG has developed two Outreach Travel Medical Insurance plans that offer a complete package of international benefits available 24 hours a day. Outreach International provides coverage for U.S. residents traveling outside the U.S. with coverage for brief returns to the U.S., while Outreach America provides coverage for non-U.S. residents traveling outside their home country. Both plans are available for a minimum of five days up to a maximum of two years, in accordance with the terms of the Certificate of Insurance.

You can choose from a wide range of deductibles, several maximum limits, and you have access to more than 45,000 providers through our International Provider Access<sup>SM</sup> when seeking treatment outside the U.S. You can reduce your out-of-pocket costs when seeking treatment in the U.S. by locating providers through the independent Preferred Provider Organization.

INSIDE THE U.S.





## Outreach America

If you're visiting the United States

Maximum Limits	Individual: \$50,000 to \$1,000,000 Group: \$50,000, \$100,000, \$250,000, \$500,000, \$1,000,000 · Ages 70 to 79: \$100,000
Deductible	Individual: \$0 to \$2,500 Group: \$0, \$100, or \$250
Extensions	Up to 24 continuous months
Coinsurance (In-Network)	IMG pays 90%
Coinsurance (Out-of-Network)	80% up to \$5,000, then 100%
Sudden and unexpected recurrence of pre-existing conditions	Up to the maximum limit
Incidental Trip	Up to 2 weeks

OUTSIDE THE U.S.





## Outreach International

If you're traveling outside of the United States

Maximum Limits	Individual: \$50,000 to \$2,000,000 Group: \$50,000, \$100,000, \$250,000, \$500,000, \$1,000,000 · Ages 70 to 79: \$100,000
Deductible	Individual: \$0 to \$2,500 Group: \$0 to \$250
Extensions	Up to 24 continuous months
Coinsurance	100% up to the maximum limit
Incidental Emergency in the U.S.	Up to 2 weeks



## 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.



### 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.



### 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.



### PERSONAL PROPERTY

There are some belongings you know you can't live without. IMG has you covered and can help assist you with lost or stolen travel documents like passport or visa, and can reimburse costs if your essential items like luggage are lost, stolen, or damaged during your travels abroad.



# SUMMARY OF BENEFITS



The following benefits and coverage levels are shared across all Outreach products (unless otherwise noted):

PHYSICAL HEALTH	Benefit	Coverage
	Inpatient or Outpatient Services	
	Eligible Medical Expenses	Up to the maximum limit
	COVID-19 / SARS-CoV-2 Coverage	COVID-19/SARS-CoV-2 shall be considered by the Company the same as any other Illness or Injury, subject to all other Terms and conditions of this insurance
	Physician Visits / Services	Up to the maximum limit
	Hospital Emergency Room: Inside the U.S.	Up to the maximum limit Injury: not subject to additional deductible Illness: additional \$250 deductible if not admitted
	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
	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 <i>Surgery is incidental to and follows surgery that was covered under the plan</i>	Up to the maximum limit
	Assistant Surgeon	20% of the primary surgeon's eligible fee
	Anesthesia	Up to the maximum limit
	Durable Medical Equipment	Up to the maximum limit
	Chiropractic Care <i>Medical order or treatment plan required</i>	Up to the maximum limit
	Physical Therapy Treatment <i>Medical order or treatment plan required</i>	Up to the maximum limit

# SUMMARY OF BENEFITS



The following benefits and coverage levels are shared across all Outreach products (unless otherwise noted):

	Benefit	Coverage
PHYSICAL HEALTH	<b>Inpatient or Outpatient Services</b>	
	<b>Extended Care Facility</b> <i>Upon direct transfer from an acute facility</i>	Up to the maximum limit
	<b>Home Nursing Care</b> <i>Upon direct transfer from an acute facility Provided by a home health care agency</i>	Up to the maximum limit
	<b>Prescription Drugs and Medications</b>	
CRISIS SUPPORT	<b>Prescription Drugs and Medications</b> <i>Obtained through Retail Pharmacy, Inpatient and Outpatient Surgery, Emergency Room and Outpatient Office Visits Dispensing maximum for Retail Pharmacy: 90 days per prescription</i>	Up to the maximum limit
	<b>Emergency Services</b> <i>Not subject to deductible and coinsurance unless otherwise noted.</i>	
	<b>Emergency Local Ambulance</b> <i>Injury or illness resulting in an inpatient hospital admission</i>	Up to the maximum limit
	<b>Emergency Medical Evacuation</b> <i>Must be approved in advance and coordinated by the company</i>	\$500,000 maximum limit
	<b>Emergency Reunion</b> <i>Must be approved in advance by the company</i>	\$50,000 maximum limit
	<b>Interfacility Ambulance Transfer</b> <i>Transfer must be a result of an inpatient hospital admission</i>	Up to the maximum limit
	<b>Political Evacuation &amp; Repatriation</b> <i>Must be approved in advance by the company</i>	Up to \$10,000
	<b>Return of Minor Children</b> <i>Must be approved in advance by the company</i>	Up to \$50,000
	<b>Return of Mortal Remains or Cremation/Burial</b> <i>Must be approved in advance by the company</i>	Up to \$50,000 for return of mortal remains or \$5,000 for cremation/burial
	<b>Other Services</b>	
FINANCIAL PROTECTION	<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b> <i>Death must occur within 90 days of the accident</i>	\$25,000 principal sum. Not subject to deductible.
	<b>Common Carrier Accidental Death</b>	\$50,000 per adult; \$250,000 per family
	<b>Identity Theft Assistance</b>	Up to \$500. Not subject to deductible
	<b>Incidental Trip</b>	14 days maximum
	<b>Trip Interruption</b>	Up to \$5,000. 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 Outreach products (unless otherwise noted):

Benefit		Coverage
PHYSICAL HEALTH  CRISIS PERSONAL SUPPORT PROPERTY	Other Services	
	Dental Treatment - Accident	\$100 Limit Treatment due to an Accidental Injury and obtained at a Dental Provider's office
	Traumatic Dental Injury <i>Treatment at a hospital due to an accident</i>	Up to the maximum limit. Additional treatment for the same injury rendered by a dental provider will be paid at 100%.
	Hospital Indemnity	\$100 per overnight inpatient hospitalization, maximum limit of 10 overnights. Not subject to deductible.
	Emergency Hospital Admission <i>Direct Transfer From Emergency Medical Evacuation (Group Plans Only)</i>	Emergency Admission upon direct transfer via a Company approved Emergency Medical Evacuation where the underlying medical condition is not provided for under this Insurance. Maximum limit: \$20,000 The maximum limit is not in addition to the Sudden and Unexpected Recurrence of a Pre-existing Maximum limit.
	Lost Luggage	Limit \$250, \$50 maximum per item
	Natural Disaster	\$100 per day and maximum limit of 5 days for accommodations. Not subject to deductible.
	Terrorism	\$50,000 maximum limit. Not subject to deductible.





# EXPAND YOUR COVERAGE

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.*

CRISIS SUPPORT

## ■ Outreach Supplement - Amateur Athletics

This rider specifically offers benefits for accidents and emergencies experienced while playing amateur sports, which would otherwise not be covered. This rider also provides emergency medical evacuation, emergency reunion, and return of mortal remains benefits that are not subject to the plan's pre-existing conditions exclusion.

CRISIS SUPPORT

## ■ Evacuation Plus Rider\*\*

While Outreach provides emergency medical evacuation coverage for life-threatening injuries and illness, the Evacuation Plus Rider 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.

**Note:** Must be purchased for a minimum of three months regardless of the minimum number of days being traveled. Premium is charged in whole-month increments.

## ■ 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.*

FINANCIAL PROTECTION

## ■ 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.

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# INNOVATIVE TECHNOLOGY & MEMBER SERVICES

## Self-Service Capabilities

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 via our website and through IMG's mobile app to plan documents, claim management tools, Explanations of Benefits, and much more.



## International Provider Access<sup>SM</sup>

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



## 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 program is not insurance coverage. It is purely a discount program.



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

G L O B A L  
*peace of mind*<sup>®</sup>



Designed for...

Individual & group missionaries



**OUTREACH** Travel Medical Insurance





## 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, Outreach plans can be extended for up to a 365-day period until reaching a maximum of 24 continuous months. Each insured person must only satisfy one deductible and coinsurance within each 12-month period of coverage. To renew your coverage, please visit our website.

## PROTECT YOUR INVESTMENT

IMG also offers trip cancellation plans to help protect your travel investment. There are different plan options specifically designed for your needs. For more information, please contact your trusted insurance producer.

**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 Outreach Travel Medical Insurance, please see IMG's Frequently Asked Questions at [www.imglobal.com/faq](http://www.imglobal.com/faq).



# OUTREACH

Travel Medical Insurance®



GLOBAL  
*peace of mind*®

## 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 for a premium and are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations and exclusions in the Insurance Contract. Certain insurance contracts and services agreements do contain pre-existing condition exclusions and do not cover losses or expenses related to pre-existing

conditions. Please review the Insurance Contract and Master Services Agreement for more information regarding benefits, terms, and conditions.

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