

PTOgo

TRAVEL MEDICAL INSURANCE+

IMG



GLOBAL
peace of mind®



COVERAGE WITHOUT BOUNDARIES®

WWW.IMGGLOBAL.COM



WHY IMG?



Since 1990, International Medical Group® (IMG®) has provided global benefits and assistance services to millions of members in almost every country. We're committed to being there with our members wherever they may be in the world, providing them Global Peace of Mind.® With 24/7 worldwide assistance and medical management services, multilingual claims administrators, and highly trained customer service professionals, IMG delivers the insurance products international members 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's our corporate mission to be there to protect and enhance your health and well-being.



Financial Stability.

Owned by SiriusPoint— an "A-" rated, \$3 billion global enterprise—IMG offers the financial security and reputation demanded by international consumers.



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.



Accessible Technology.

Log on to the secure, 24-hour online portal, MyIMGSM, to submit and view your claims, manage your account, search for providers, Live Chat with representatives, and more.



International Provider AccessSM (IPA).

In addition to our expansive 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.



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 onsite medical staff, you have 24-hour access to highly qualified coordinators of emergency medical services and international treatment.





Worry Less.
Experience more.

WHY **PTOgo** IS THE PRODUCT FOR YOU

Millions of people travel internationally each year without realizing that their health and well-being are in jeopardy. Domestic health plans often don't provide health insurance coverage outside a traveler's country of residence, and if international coverage is provided, employer group plans usually do not provide the assistance and expertise employees need in the event of a medical or security emergency.

Who Would You Call?

Without **PTOgo**, many employees don't know who to call for help if they experience a medical emergency while traveling internationally. IMG can coordinate care across borders and healthcare providers with 24/7 multilingual support and an in-house medical staff to ensure employees are not only well taken care of but also are able to reduce their distress in the event of an emergency.

Meet Rising Expectations or Get Left Behind

By offering PTOgo, employers can raise their duty of care standards by encouraging the use of paid time off while also offering employees industry-leading travel medical insurance coverage when traveling the world. Often for less than \$5 per day, PTOgo can be offered as a voluntary benefit via payroll deduction or as an employer-paid program and can easily be integrated with third-party benefits providers. With **PTOgo**, employees will enjoy the following features and more:

- » **Bank of Days:** Purchase only the number of days needed per year
- » \$1 million coverage per trip
- » 24/7/365 global assistance hotline

ADDITIONAL WORLD-CLASS SERVICES

MyIMGSM

Service at your fingertips—that's what MyIMG provides. MyIMG is a proprietary online service located at www.imglobal.com/member that provides you information and tools to manage your IMG accounts anytime, anywhere. Our service centers in the U.S. and Europe are available to assist with emergencies 24 hours a day, and through MyIMG you have immediate access to important tools and resources.

Some features include:

- » Submit and manage claims
- » Access Explanations of Benefits (EOBs)
- » Initiate precertification
- » Access Customer Care via Live Chat, email, or telephone
- » Locate a provider
- » Recommend a provider/facility
- » Obtain ID cards and other insurance documents

Universal Rx Pharmacy Discount Savings

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



Your employer group coverage may not provide the protection and assistance you need while traveling outside your country of residence.



Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit

Coverage Limit / Maximum Amount for Eligible Medical Expenses	
Duration of Coverage	Annual
Period of Coverage limit	\$1,000,000 per trip <ul style="list-style-type: none"> Coverage due to terrorist events is limited to \$50,000 per trip
Bank of Days Option	7 days minimum, up to 90 days combined for all family members on plan
Area of Coverage	Worldwide excluding insured person's country of residence
Eligibility	Must be a U.S. resident to qualify for plan Eligible family members include employee, spouse/domestic partners, and eligible dependent children



Eligible medical expenses are limited to usual, reasonable, and customary limits per period of coverage unless stated as maximum limit.

Inpatient and Outpatient Services	
BENEFIT	INTERNATIONAL
Eligible Medical Expenses <ul style="list-style-type: none"> Covers all accidents and illnesses subject to the Acute Onset of Pre-existing Conditions described below 	100%
Physician Visits / Services	100%
Urgent Care Center	100%
Walk-in Clinic	100%
Hospital Emergency Room	100%
Hospitalization / Room & Board <ul style="list-style-type: none"> Average semi-private room rate Includes nursing, miscellaneous and ancillary services 	100%*
Intensive Care	100%*
Outpatient Surgical / Hospital Facility	100%*
Laboratory	100%
Pre-admission Testing	100%
Surgery	100%*

Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.



Inpatient and Outpatient Services	
BENEFIT	INTERNATIONAL
Reconstructive Surgery <ul style="list-style-type: none"> Surgery is incidental to or follows surgery that was covered under the Plan 	100%*
Anesthesia	100%
Durable Medical Equipment	100%
Chiropractic Care <ul style="list-style-type: none"> Medical order or treatment plan required 	100%
Physical Therapy <ul style="list-style-type: none"> Medical order or treatment plan required 	100%
Home Nursing Care <ul style="list-style-type: none"> Provided by a Home Health Care Agency Upon direct transfer from an acute care hospital 	100%*
Assistant Surgeon <ul style="list-style-type: none"> Twenty percent (20%) of the primary surgeon's eligible fee 	100%
Prescriptions	
Prescriptions related to a covered event <ul style="list-style-type: none"> Dispensing limit: 30 days 	100%
Emergency Prescription Replacement <ul style="list-style-type: none"> Limit: \$250 	100%
Emergency Medical Services	
Emergency Local Ambulance <ul style="list-style-type: none"> Inpatient hospital admission 	100%
Emergency Medical Evacuation <ul style="list-style-type: none"> Maximum Limit: \$1,000,000 Must be approved in advance and coordinated by IMG 	100%

* If precertified per IMG's requirements. Fifty percent (50%) reduction of Eligible Medical Expenses if Precertification requirements are not met.



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Additional Emergency Services

BENEFIT	INTERNATIONAL
Emergency Reunion <ul style="list-style-type: none"> ■ Maximum Limit: \$50,000 ■ Maximum days: 15 ■ Meal maximum: \$50 per day ■ Reasonable and necessary travel costs and accommodations ■ Must be approved in advance by IMG 	100%
Return of Minor Children <ul style="list-style-type: none"> ■ Maximum Limit: \$50,000 ■ Must be approved in advance by IMG 	100%
Return of Mortal Remains <ul style="list-style-type: none"> ■ Maximum Limit: \$50,000 ■ Local Burial / Cremation Maximum Limit: \$5,000 ■ Return of insured person's mortal remains to country of residence ■ Must be approved in advance by IMG 	100%

Travel Insurance Benefits

BENEFIT	INTERNATIONAL
Identity Theft <ul style="list-style-type: none"> ■ Limit: \$500 ■ Reimbursement for costs associated with refiling a loan/credit application ■ Notarization of legal documents ■ Rectifying records as a result of a stolen identity ■ Lost passport/document protection 	100%
Lost Luggage <ul style="list-style-type: none"> ■ Limit: \$1,000 per trip ■ Limit: \$250 per item of luggage 	100%
Replacement of (<i>damaged or broken</i>) Prescription Glasses <ul style="list-style-type: none"> ■ Limit: \$500 	100%
Trip Interruption <ul style="list-style-type: none"> ■ Limit: \$5,000 per trip 	100%
Natural Disaster <ul style="list-style-type: none"> ■ Limit: \$250 per day ■ Reimbursement for out-of-pocket expenses incurred ■ Maximum days: 5 	100%
Political Evacuation and Repatriation <ul style="list-style-type: none"> ■ Maximum Limit: \$10,000 ■ Must be approved in advance by IMG 	100%
Personal Liability <ul style="list-style-type: none"> ■ Secondary to any other insurance ■ No coverage for injury to a related Third Party or damage to related Third Person's property ■ Refer to the PERSONAL LIABILITY provision for further details and requirements 	Combined Maximum Limit: \$10,000
	<ul style="list-style-type: none"> ■ Injury to Third Person ■ Damage to Third Person's property

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Other Benefits

	A D & D (Percent of Principal Sum)	
Accidental Death & Dismemberment <ul style="list-style-type: none"> ■ Principal Sum Maximum Limit: \$50,000 ■ Death must occur within ninety (90) days of the Accident 	Accidental death	100%
	DISMEMBERMENT (Percent of Principal Sum)	
	Sight of one eye	50%
	One hand or one foot	50%
	One hand and the loss of sight of one eye	100%
	One foot and the loss of sight of one eye	100%
	One hand and one foot	100%
	Both hands or both feet	100%
	Sight of both eyes	100%
	BENEFIT	INTERNATIONAL
Common Carrier Accidental Death <ul style="list-style-type: none"> ■ Maximum Limit per Insured Person: \$100,000 ■ Maximum Limit per Family: \$250,000 	100%	
Dental Treatment <ul style="list-style-type: none"> ■ Limit: \$300 (Unexpected pain or Treatment due to an Accident) 	100%	
Traumatic Dental Injury <ul style="list-style-type: none"> ■ Treatment at a hospital due to an accident ■ Additional treatment for the same injury rendered by a Dental Provider will be paid at one hundred percent (100%) 	100%	
Hospital Indemnity <ul style="list-style-type: none"> ■ Overnight limit: \$200 ■ Maximum nights: 10 ■ Outside Insured Person's Country of Residence <i>Note: Direct reimbursement to insured person</i>	100%	

I No deductibles, coinsurance, or out-of-pocket expenses.



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Acute Onset of Pre-Existing Conditions

Acute Onset of Pre-Existing Conditions	<ul style="list-style-type: none"> ■ With a Primary Health Plan <ul style="list-style-type: none"> ▶ Up to the period of coverage limit ■ Without a Primary Health Plan <ul style="list-style-type: none"> ▶ Maximum Limit: \$20,000
Emergency Medical Evacuation	<ul style="list-style-type: none"> ■ Arises or results directly or indirectly from a covered Acute Onset of a Pre-existing Condition ■ Maximum Limit: \$50,000

Premium & Coverage Options

\$1 million maximum per trip	
Number of Travel Days:	7 days minimum up to 90 days, per year
Price:	\$4.90 per day

"HOW MANY DAYS DO I NEED?"

TRAVELLERS		TRIP LENGTH	COVERAGE NEEDED
Trip 1	<ul style="list-style-type: none"> ■ Employee ■ Spouse ■ 2 Children* TOTAL = 3	8 DAYS	24 DAYS
Trip 2**	<ul style="list-style-type: none"> ■ Spouse 	5 DAYS	5 DAYS
TOTAL			29 DAYS

*Any children count as one person for coverage under this plan

**No limit on number of trips taken during the 12 months.

Your balance of days is consumed as you spend days outside your country of residence, beginning with the start of your plan year.



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COVERAGE

PTOgo provides coverage for leisure travel, on an annual basis, with your selection of 7 to 90 days in total duration. This unique program offers the flexibility to visit multiple destinations various times throughout the year.

ELIGIBILITY

PTOgo is available for those traveling outside of their country of residence. You must pay the required premium on or before the effective date of coverage and must have legally entered your destination country on the effective date. All applicants must be at least 14 days old and cannot be HIV+, pregnant, hospitalized, or disabled on the plan effective date.

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.



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