

LewerGlobal™

CERTIFICATE CHANGES & ENHANCEMENTS NOTICE

Effective May 29, 2024

Please be advised that effective May 29, 2024, for certificates renewing on or after that date, we have made certificate changes and enhancements to your LewerGlobal plan as described in this document. Please refer to your Certificate of Insurance for full Terms, Conditions, Limitations, Benefit Summary, Provisions, and Exclusions (available upon request). The Terms of this document do not supersede the Certificate of Insurance and are for illustrative purposes only.

Please be sure you read your Certificate of Insurance upon receipt to ensure it meets your own requirements.

In summary, the following are the key changes in effect from May 29, 2024:

- Updated the address in the Claims Notification and Appealing a Claim provision to: PO Box 240429, Apple Valley, MN 55124
- Updated the Cancellation by Insured Person provision to include the option to submit a cancellation request via the MyIMG customer portal (www.imglobal.com/member)
- Updated the Cancellation by Insured Person provision with the following in italics: “a cancellation fee of fifty dollars (\$50.00 USD) will be charged, *regardless of the reason for cancellation; and*” and “*any refund amount that is less than the cancellation fee is non-refundable; and*”
- Updated the following in italics in the Eligibility provision: “if the *program* is based in the United States, the Insured person must hold one of the following visa types: F1/F2, J1/J2, M1/M2 or A1/A2. *If the program is based outside of the United States, the Insured Person must hold a similar visa type required within the Destination Country.* (applicable to inbound to the United States only)
- Added the following Extension Period to the Eligibility provision: “If an Insured Person is in the United States on a valid J1 visa, an extension period in the United States will be allowed for a maximum of thirty (30) days beyond the end of their educational or cultural exchange program.” (applicable to inbound to the United States only)
- Updated the email address in the General Requirements, Pre-certification Requirements provision to: precertification@imglobal.com
- Updated the fax number and email address in the Appeal Process, Pre-certification Requirements provision to: +1.317.833.1990: ATTN: Pre-certification— Appeals and precertification@imglobal.com
- Added new exclusion for: “Charges incurred due to fluctuations in exchange rates or for any bank charges the Insured Person incurs when a check, bank transfer, or payment is received from the Company”
- Deleted “wildlife safaris” entirely from the Adventure Sports exclusion within the Certificate of Insurance and Adventure Sports rider (illness or injury incurred while participating in wildlife safaris is now covered the same as any other illness or injury subject to the terms and conditions of the policy)
- Added “big game hunting” to the list of activities excluded under the Extreme Sports exclusion
- Deleted reference to “ground level” entirely from the Extreme Sports exclusion regarding mountaineering and trekking
- Added definition for Genetic Medicine and capitalized reference in the Genetic Medicine exclusion
- Added the following in italics to the Participant definition: “Participant: A student, Scholar, intern, teacher or trainee enrolled in an educational or cultural exchange program for the purposes of teaching, study, research, or receiving on the job training for a temporary period of time *and has also entered the Destination Country on an appropriate valid visa type.*”
- Updated the Assured definition to: The Global Medical Services Group Insurance Trust, c/o RBB Financial LLC, 6368 Oxbow Way, Indianapolis, IN, 46220.
- Updated the address within the Plan Administrator definition to: 9200 Keystone Crossing, Suite 800, Indianapolis, Indiana, 46240

I am writing to you on behalf of International Medical Group®, Inc., in our capacity as Managing General Underwriter and Plan Administrator for and on behalf of SiriusPoint Specialty Insurance Corporation, as carrier, under the policy.