

YOUR GUIDE

to the International Health & Travel Insurance products of IMG

The IMG® Advantage

Our Service, Strength, and Safety Solutions provide you with the ultimate advantage: Global Peace of Mind.

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 and 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 accident & sickness medical expense coverage you need for unexpected medical care.

FINANCIAL PROTECTION

Traveling the world isn't free. When life happens, no one wants to lose out on both the trip of a lifetime and your trip investment. IMG trip protection plans offer coverage for your prepaid trip costs, to ensure that when a covered event happens – you can be reimbursed for some of those nonrefundable payments made to book your trip. On other IMG plans, access to IMG's international physician and provider networks and pharmacy discounts can help you save on out-of-pocket medical expenses and prescription medications.

MENTAL WELLNESS

Being away from your support system can be challenging. Some IMG products provide access to mental health services, like virtual counseling, to help with the transition as you adapt to cultural differences, adjust to a change in education, and navigate new relationships while you're away from loved ones.

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.

PERSONAL PROPERTY

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



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

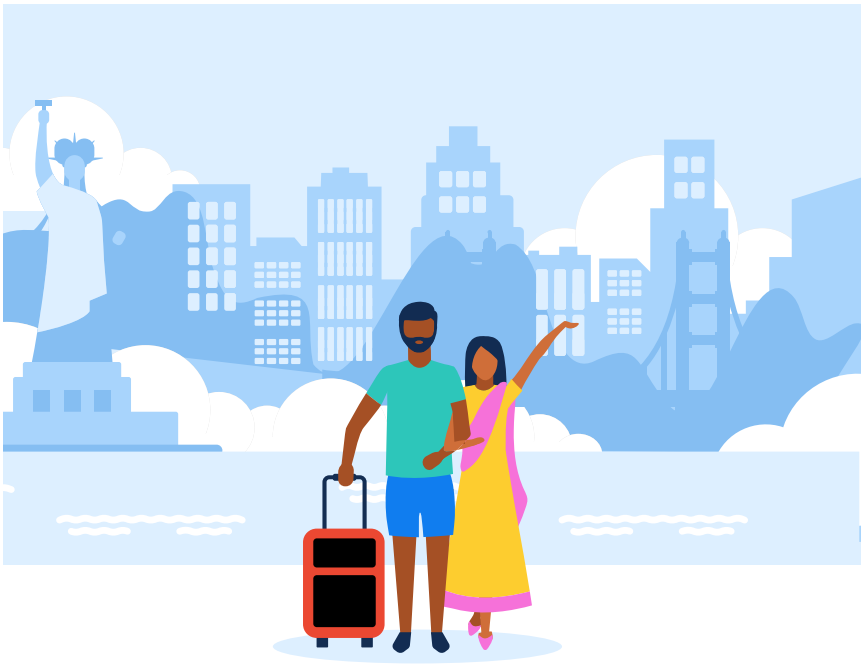
travel protection and trip cancellation coverage to protect your trip costs

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 those living or working abroad



GLOBAL

TRAVEL INSURANCE *solutions*



Lite

iTravelInsured 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.



SE

iTravelInsured Travel SE

A 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.



LX

iTravelInsured 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 iTravelInsured Travel SE plan, this plan offers optional Cancel and Interruption for Any Reason (CFAR and IFAR) add-ons and coverage for many adventure activities.



Choice

iTravelInsured Choice

Designed specifically for cost-conscious travelers, iTravelInsured Choice provides a practical solution to travel's worst moments. It has the well-rounded coverage you need, with options to upgrade your coverage to include Enhanced Medical or Cancel For Any Reason/Interruption For Any Reason benefits at an additional cost. If you're spending $10,000 or less per person on your trip, this is likely the choice for you.



Sport

iTravelInsured 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.



Essential

iTravelInsured 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

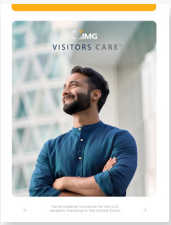
With maximum limits up to $8 million, this plan provides the highest tier of benefits available in the Patriot Travel Series, including enhanced evacuation benefits and access to telehealth and travel intelligence services. This plan provides a wide range of deductible options and is available for extension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



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

Patriot Multi-Trip℠

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



Visitors Care®

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



GlobeHopper℠ 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.



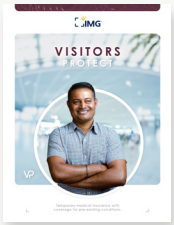
Visitors Preferred®

Temporary medical insurance for cost-conscious individuals and families traveling outside their home country. Includes coverage for emergencies, smaller incidents, and access to 24/7 telehealth.



Outreach Travel Medial Insurance

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



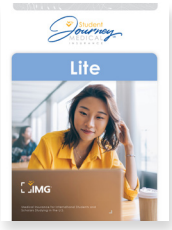
Visitors Protect®

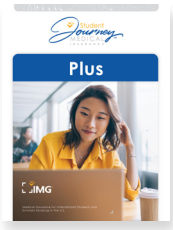
Temporary medical insurance with coverage for pre-existing conditions, designed for travelers visiting the U.S., Canada, and Mexico.

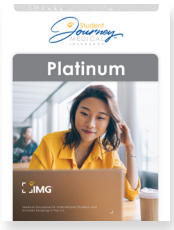
TRAVEL MEDICAL *plans*



Student, Scholar, & Cultural Exchange Plans







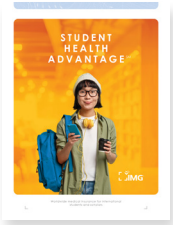
Student Journey Medical Insurance℠

For international students looking to continue their education in the U.S., Student Journey Medical Insurance offers three plan options, each designed to suit the medical and budgetary needs of all students and support visa applications.



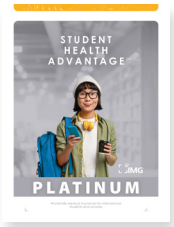
Patriot Exchange Program℠

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 Advantage℠

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.



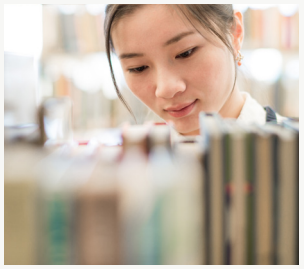
Student Health Advantage Platinum℠

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.

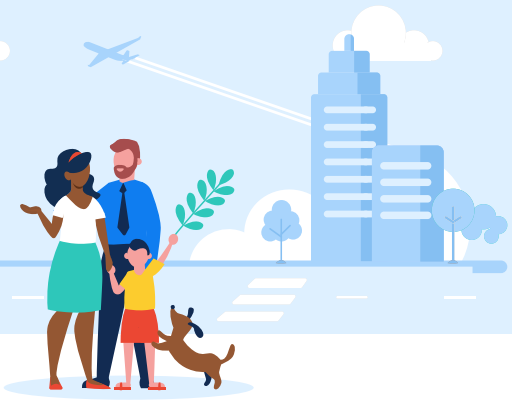








GLOBAL
HEALTHCARE *solutions*



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.

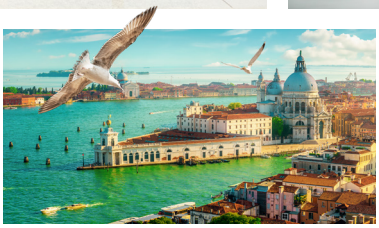
FOUR PRODUCT LEVELS

BRONZE SILVER GOLD PLATINUM









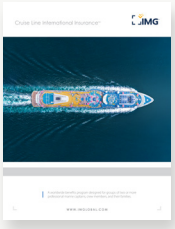


Group Long-Term Medical Plans



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.



Cruise Line International Insurance℠

A worldwide benefits program designed for groups of two or more professional marine captains, crew members, and their families.



International Marine Medical Insurance℠

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.



GEO℠ 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.

World-Class Services

IMG is an award-winning provider of global insurance benefits and assistance services. Since 1990, we have enabled our customers 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 extensive product portfolio, provide Global Peace of Mind® for travelers, students, missionaries, marine crews, and other individuals or groups traveling, working, or living 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

MyIMG℠ - 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.

IMG Mobile - Within our mobile app, IMG Mobile, customers can access their ID card and plan documents, update contact information, search provider networks, and file travel claims. For customers with Travel Intelligence access, the mobile app holds features such as location-specific risk information related to crime, terrorism, severe weather, 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 IMG

Sales inquiries: +1.317.655.4500

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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