

Outreach Travel Medical Insurance®

Individual Daily Rates



INSIDE THE U.S.

OUTSIDE THE U.S.

Outreach America®
(Destination includes the U.S.)

Age	Maximum Limit			
	\$50,000	\$100,000	\$500,000	\$1 Million
0 - 17	\$1.31	\$1.63	\$2.10	\$2.36
18 - 29	\$1.31	\$1.63	\$2.10	\$2.52
30 - 39	\$1.73	\$2.21	\$2.73	\$3.20
40 - 49	\$2.57	\$3.15	\$4.20	\$4.67
50 - 59	\$3.96	\$5.06	\$6.22	\$7.15
60 - 64	\$4.95	\$6.44	\$7.65	\$9.19
65 - 69	\$6.44	\$8.75	\$9.50	\$11.31
70 - 79	\$8.69	N/A	N/A	N/A
80 + *	\$15.13	N/A	N/A	N/A
Dependent Child	\$1.21	\$1.47	\$1.89	\$2.10

*80+ limited to \$10,000 max

Outreach International®
(Destination excludes the U.S.)

Age	Maximum Limit				
	\$50,000	\$100,000	\$500,000	\$1 Million	\$2 Million
0 - 17	\$0.84	\$1.00	\$1.16	\$1.37	\$1.68
18 - 29	\$0.84	\$1.00	\$1.16	\$1.37	\$1.73
30 - 39	\$1.00	\$1.16	\$1.58	\$1.79	\$2.31
40 - 49	\$1.79	\$1.89	\$2.15	\$2.42	\$3.15
50 - 59	\$2.97	\$3.41	\$3.80	\$3.96	\$5.06
60 - 64	\$3.58	\$4.29	\$5.06	\$5.94	\$6.66
65 - 69	\$4.88	\$5.19	\$6.00	\$7.13	\$9.13
70 - 79	\$7.13	N/A	N/A	N/A	N/A
80 + *	\$14.19	N/A	N/A	N/A	N/A
Dependent Child	\$0.74	\$0.89	\$1.05	\$1.16	\$1.31

*80+ limited to \$10,000 max

OPTIONAL RIDER RATES

Enhanced AD&D Rider*	
Up to \$100,000 additional coverage	\$8 per month
Up to \$200,000 additional coverage	\$16 per month
Up to \$300,000 additional coverage	\$24 per month
Up to \$400,000 additional coverage	\$32 per month

*Available to the primary insured on individual plans only. Available with a minimum purchase of three months of medical and AD&D rider coverage. Premium is charged in whole-month increments.

Evacuation Plus Rider*	
Premium per covered insured	\$45 per month

*Available to the primary insured on individual plans only. 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.

Chaperone/Faculty Leader Replacement Rider**
10% increase of base premium

**Group plans only

Adventure Sports Rider
20% increase of base premium

*Group and Individual Plans

Additional Deductible Options						
Deductible	\$0	\$100	\$250	\$500	\$1,000	\$2,500
Rate Factor	1.25	1.10	1.00	.90	.80	.70

Group Daily Rates per Person (Groups of 5 or more)

Group must select one option only and one deductible for the entire group. The maximum benefit for ages 70-79 is always limited to \$100,000 regardless of what maximum benefit the group selects, and the premium will be the same for all ages based on the table below.

Outreach Group	Maximum Benefit	Deductibles								
		\$0 Deductible			\$100 Deductible			\$250 Deductible		
		Daily Medical Cost	Daily Assistance Fee	Total Daily Rates	Daily Medical Cost	Daily Assistance Fee	Total Daily Rates	Daily Medical Cost	Daily Assistance Fee	Total Daily Rates
	Option 1: \$100,000 Max	\$2.38	\$0.30	\$2.68	\$2.10	\$0.30	\$2.40	\$1.88	\$0.30	\$2.18
	Option 2: \$250,000 Max	\$2.65	\$0.30	\$2.95	\$2.32	\$0.30	\$2.62	\$2.10	\$0.30	\$2.40
	Option 3: \$1,000,000 Max	\$2.93	\$0.30	\$3.23	\$2.60	\$0.30	\$2.90	\$2.32	\$0.30	\$2.62

New premium rates per Insured Person are effective for purchases beginning March 31, 2021 for eligible individuals and groups whose applications are approved by IMG. IMG reserves the right to assess the most current rates at the time of the effective date in the event these rates expire, are modified, or are replaced.

All coverages, benefits, and premium amounts are in U.S. dollars. Charges are reimbursed at usual, reasonable and customary charges. Subject to deductible and coinsurance where applicable. Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Application, Master Policy and other governing documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

This document is for informational purposes only and describes IMG's general capabilities and a broad overview of the services it offers. The actual services and payments that IMG arranges or provides for you will be determined by your services contract.

Outreach assistance services are included on group plans, subject to accepting the terms and conditions of the MSA. The group applicant will need to agree to the terms and conditions of all related assistance services during the application process.

Assistance fee refers to Outreach Assistance Services.