



Dear IMG Insured,

International Medical Group[®], Inc. (IMG[®]) has recently received claims information on your behalf. The information is requesting reimbursement of payment for an amount billed that exceeds your Certificate of Insurance deductible and/or excess limit.

Any payment made by an Insured to a Medical Provider or Facility for care or treatment, especially when the payment is made in cash, may require additional verification of that payment. This verification process is in direct correlation with authenticating your submitted “*Proof of Claim*” and falls under the Certificate’s Conditions and General Provisions.

IMG also reserves the right to request additional medical information for claim settlement purposes prior to any consideration of benefits being extended by our International Claims Department. If additional information is not received upon request, IMG may close or suspend your claim indefinitely until proper review and verification can take place.

E-mails, faxes and scanned copies of documents are not acceptable. IMG must receive originals of your information via a postal or worldwide delivery service. The International Claims Department will contact you after your proof of payment documents have been received, reviewed and verified.

IMPORTANT NOTE: IMG recommends that our Insureds never pay a Medical Provider with cash when the charged amount exceeds \$100.00 USD. When possible, we suggest using methods such as a personal check, travelers check, bank draft, credit card, debit card or contacting IMG to initiate a direct billing agreement with your provider of service.

IMG, in its capacity as Managing General Underwriter and Plan Administrator for and on behalf of Sirius International Insurance Corporation (publ)(Sirius), as carrier, under the certificate number referenced on the attached, has an obligation to the carrier to verify that all claims submitted meet the Certificate of Insurance terms and conditions. Until your claim qualifies under the certificate language, payment can not and will not be rendered.

We thank you in advance for your cooperation and understanding in this matter.

Best Regards,

International Claims Department/
International Medical Group, Inc.

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