



Medical Insurance for International Students and
Scholars Studying in the U.S.



Hello. Hola. Hallo. Hej. 您好. नमस्कार

You can greet someone in a foreign country in many ways. During your studies abroad, stay safe and secure by saying hello to Student Journey, a one-of-a-kind international medical insurance plan that brings you Global Peace of Mind® when you're away from your home country.



G L O B A L
peace of mind®

Our focus on Service, Strength, and Safety Solutions provides 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.*

Pursuing an education away from your home country is already stressful. We know your safety and wellbeing while studying in the U.S. is important to you, so IMG's Student Journey Medical Insurance has solutions designed to protect you and give you Global Peace of 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 medical coverage you need for unexpected medical care and routine visits.



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 provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as evacuations or search and rescue missions.



MENTAL WELLNESS

Being away from your support system can be challenging. IMG provides 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.



FINANCIAL PROTECTION

Costs can add up while seeking medical treatment. However, access to IMG's international physician and provider networks and pharmacy discount programs can help you save on out-of-pocket medical expenses and prescription medications.



Why Student Journey Medical Insurance?

As one of the many international students looking to continue their education in the U.S., you'll be faced with a dizzying array of things to sort out before you arrive. If you've already chosen a college or university, you know that international students in the U.S. may need their own health insurance in place before you can enroll or apply for a visa. Some universities in the U.S. have mandatory group health insurance plans, while others may have benefit requirements but allow you to supply your own insurance. Choice and budget are important, which is why IMG allows you the opportunity to access the right benefits for the right cost.

Student Journey Medical Insurance offers you three plan options, each designed to suit the medical and budgetary needs of all students. Backed by the customer care and support of IMG's multilingual specialists, you'll receive the world-class service you'd expect from a provider who specializes in the international student insurance market.

Your insurance cover may be a requirement of your stay, but there's no reason why you should have to compromise on the vital medical cover you may rely on should the worst happen, giving you the peace of mind you need to focus on your education.

Plan Highlights

- » Meets U.S. and U.S. territories J1 visa requirements, as well as most university requirements for F1 and M1 visa holders
- » Three plan levels to choose from: Lite, Plus, and Platinum
- » Telehealth provides 24/7 access to a national network of board-certified medical professionals in the U.S.
- » Optional Adventure Sports coverage
- » Emergency care and support benefits
- » Can be purchased for up to a 12-month period
- » Can be extended to include partners and children



Student Journey Medical Insurance

SUMMARY OF BENEFITS

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

PLAN DETAILS

Benefit Description	Student Journey Life	Student Journey Plus	Student Journey Platinum
Period of Coverage	Minimum: 30 days Maximum: 12 months	Minimum: 30 days Maximum: 12 months	Minimum: 30 days Maximum: 12 months
Maximum Limit	\$400,000	Unlimited	Unlimited
Per Illness or Injury limit	\$150,000	\$300,000	\$500,000
Deductible	\$100 per injury or illness	\$500 per period of coverage INN /\$750 OON	\$250 per period of coverage INN /\$400 OON
Student Health Center Deductible/Copay	\$45	\$25	\$15
Pre-Existing Conditions	after 6 months	after 6 months	after 6 months
Network	United Healthcare	United Healthcare	United Healthcare

Inpatient or Outpatient Services

PHYSICAL HEALTH

Eligible Medical Expenses	100%	80% INN / 60% OON	80% INN / 60% OON
Physician Visits / Specialist Visit	\$50 per visit, 1 visit per day, 30 days max	\$40 copay Specialist \$50 copay	\$15 copay Specialist \$50 copay
Urgent Care Clinic	100%	80% INN / 60% OON \$50 Copay Not subject to deductible	80% INN / 60% OON \$50 Copay Not subject to deductible
Walk-in Clinic	100%	80% INN / 60% OON	80% INN / 60% OON
Telehealth Consultation	Included	Included	Included
Hospital Emergency Room	80% \$350 illness deductible if not admitted"	\$350 illness deductible if not admitted	\$300 illness deductible if not admitted
Hospitalization / Room & Board	\$1,000 per day, 30 days max	\$350 deductible per confinement (in addition to the plain deductible)	\$300 deductible per confinement (in addition to the plan deductible)
Intensive Care	\$1,525 per day, 8 days max	80% INN / 60% OON	80% INN / 60% OON
Hospital Miscellaneous Expenses (operating room, lab tests, x-ray, rx, therapeutic services, supplies)	\$500 per day, 30 days max	80% INN / 60% OON	80% INN / 60% OON
Scheduled Outpatient or Day Surgery	\$1,000 max	80% INN / 60% OON	80% INN / 60% OON
Outpatient Diagnostic Laboratory / X-ray	\$500 per examinaiton + additional \$350 if Cat scan, PET scan, or MRI	\$30 copay per day including interpretation of results	\$30 copay per day including interpretation of results
Outpatient Diagnositc Radiology	\$500 per examinaiton + additional \$350 if Cat scan, PET scan, or MRI	\$100 copay per day including interpretation of results	\$100 copay per day including interpretation of results

In-Network: INN, Out-of-Network: OON

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.

Student Journey Medical Insurance

SUMMARY OF BENEFITS (CONTINUED)

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

PHYSICAL
HEALTH

Benefit Description	Student Journey Life	Student Journey Plus	Student Journey Platinum
Radiation/Chemotherapy	\$1,000 max Inpatient and Outpatient combined	80% INN / 60% OON	80% INN / 60% OON
Pre-Admission Testing	\$900 max	80% INN / 60% OON	80% INN / 60% OON
Surgeon	\$3,000 max	80% INN / 60% OON	80% INN / 60% OON
Assistant Surgeon (20% of primary surgeon's fee)	25% of Surgeon's payable benefit	25% of Surgeon's payable benefit	25% of Surgeon's payable benefit
Inpatient or Outpatient Anesthesia	100%	100%	100%
Durable Medical Equipment	\$1,000 max	80% INN / 60% OON	80% INN / 60% OON
Chiropractic Care	Included (medical order or treatment plan required)	Included (medical order or treatment plan required)	Included (medical order or treatment plan required)
Outpatient Physical Therapy	Outpatient \$35 per visit, 1 visit per day, 12 visit max	\$30 copay per visit, 1 visit per day, 12 visit max	\$30 copay per visit, 1 visit per day, 12 visit max
Take Home Prescription Drugs and Medication	\$100 per prescription 30 days dispensing maximum per prescription	70% OON Dispensing maximum: 30 days per prescription	80% OON Dispensing maximum: 30 days per prescription
Outpatient Mental or Nervous/Substance Abuse	80% up to 40 visits or \$5,000 max per policy period	\$50 copay up to \$150 per session	\$50 copay up to \$150 per session
Newborn Care	\$500 maximum	\$500 maximum	\$500 maximum
Maternity	\$5,000 normal delivery \$7,500 for c-section delivery	80% INN / 60% OON	80% INN / 60% OON
Preventative Care Immunizations	N/A	N/A	\$200

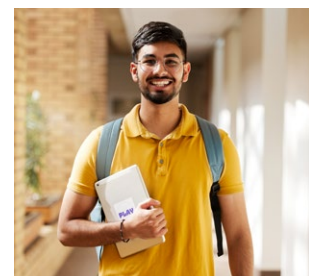
Additional Benefits

CRISIS
SUPPORT

MENTAL
WELLNESS

Emergency Local Ambulance	\$400	100%	100%
Emergency Medical Evacuation	\$60,000	\$120,000	Unlimited
Interfacility Ambulance Transfer	\$400	100%	100%
Repatriation for Medical Treatment	\$25,000	\$50,000	\$50,000
Return of Mortal Remains	\$50,000 Local Burial / Cremation at place of death Maximum Limit: \$5,000	\$60,000 Local Burial / Cremation at place of death Maximum Limit: \$5,000	Unlimited Local Burial / Cremation at place of death Maximum Limit: \$5,000
Inpatient Mental or Nervous/Substance Abuse	80% up to 30 days max	80% INN / 60% OON	80% INN / 60% OON

In-Network: INN, Out-of-Network: OON



Student Journey Medical Insurance

SUMMARY OF BENEFITS (CONTINUED)

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

FINANCIAL PROTECTION

PHYSICAL HEALTH

Benefit Description	Student Journey Life	Student Journey Plus	Student Journey Platinum																
Accidental Death & Dismemberment <ul style="list-style-type: none">Principal Sum Maximum: \$10,000Death must occur within 90 days of the Accident	Accidental Death: 100% of Principal Sum																		
	Accidental Dismemberment:																		
	<table><tr><th>Loss</th><th>Percent of Principal Sum</th></tr><tr><td>Sight of 1 eye</td><td>50%</td></tr><tr><td>1 hand or 1 foot</td><td>50%</td></tr><tr><td>1 hand and loss of sight of 1 eye</td><td>100%</td></tr><tr><td>1 foot and loss of sight of 1 eye</td><td>100%</td></tr><tr><td>1 hand and 1 foot</td><td>100%</td></tr><tr><td>Both hands or both feet</td><td>100%</td></tr><tr><td>Sight of both eyes</td><td>100%</td></tr></table>			Loss	Percent of Principal Sum	Sight of 1 eye	50%	1 hand or 1 foot	50%	1 hand and loss of sight of 1 eye	100%	1 foot and loss of sight of 1 eye	100%	1 hand and 1 foot	100%	Both hands or both feet	100%	Sight of both eyes	100%
	Loss	Percent of Principal Sum																	
	Sight of 1 eye	50%																	
1 hand or 1 foot	50%																		
1 hand and loss of sight of 1 eye	100%																		
1 foot and loss of sight of 1 eye	100%																		
1 hand and 1 foot	100%																		
Both hands or both feet	100%																		
Sight of both eyes	100%																		
Dental Treatment (unexpected pain or accident)	\$500 max (unexpected pain or non-emergent accidents only)	\$500 max (unexpected pain or non-emergent accidents only)	\$500 max (unexpected pain or non-emergent accidents only)																
Traumatic Dental Injury	100% Rendered at a hospital facility due to a covered accidental injury and subject to the sub-limits, deductible, coinsurance and copayment amounts listed in the benefit summary.	80% INN / 60% OON Rendered at a hospital facility due to a covered accidental injury and subject to the sub-limits, deductible, coinsurance and copayment amounts listed in the benefit summary.	80% INN / 60% OON Rendered at a hospital facility due to a covered accidental injury and subject to the sub-limits, deductible, coinsurance and copayment amounts listed in the benefit summary.																

In-Network: INN, Out-of-Network: OON



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.

Available with your Student Journey Medical Insurance

PHYSICAL HEALTH

*Telehealth

Telehealth provides access to a national network of board-certified doctors and pediatricians in the U.S. who are available 24 hours a day, seven days a week, 365 days a year to help diagnose, treat and prescribe medication (when necessary and available) for many non-emergent medical issues via phone or online video consultations. Telehealth does not replace existing primary care physician relationships, but supplements them as a convenient, affordable alternative for non-emergency medical care. The use of telehealth services will be considered as treatment inside the U.S. - PPO Network.

Optional Adventure Sports Rider

The Adventure Sports Rider is available on the Student Journey Medical Insurance Plan for individuals and their dependents, up to the age of 65. Certain activities designated as adventure sports can be covered up to the maximum limits listed below. Certain activities are never covered, regardless of whether or not you purchase the Adventure Sports Rider. For a list of all the activities which can be considered to be adventure sports, a sample rider can be provided upon request.

PHYSICAL HEALTH

Age	Maximum Limit
Through age 49	\$50,000
50 - 59	\$30,000
60 - 64	\$15,000



**Telehealth will not support a diagnosis for Mental or Nervous Disorders. Coverage for a telehealth consultation is not a determination that any specific condition discussed, raised or identified during such Consultation is covered under this insurance. We reserve the right to decline future claims relating to or arising from any condition discussed, raised or identified during a telehealth consultation where the illness or injury is directly or indirectly related to any Pre-existing Condition or is otherwise excluded under this Policy.*



Student Journey Medical Insurance

PLAN INFORMATION

Eligibility

To be eligible to apply for Student Journey Medical Insurance, you must:

- » Be a non-U.S. individual coming to the USA (or its territories) on J1, F1, and M1 visas
- » Be the spouse or child (eligible as dependants) of a participant and reside outside your primary country of residence for a temporary period of time.
- » Be at least 31 days old but not yet 65 years old
- » Be physically and legally residing in the USA with the intent to reside there for at least 30 days on the effective date.

Enrollment Process

Before you begin your travel, simply apply online and calculate the estimated premium for the time period you, your group, and/or your dependents will be traveling. Once you have completed the application, return it to your insurance agent and/or IMG.

Eligible individuals listed on the application and for whom premiums have been paid will be covered from the latest of the following dates:

1. The date IMG approves your completed application and receives the appropriate premium
2. The date you depart from your country of residence
3. The date requested on your application

**Eligible individuals may pay their rates on a monthly basis but will incur a 4 percent administration fee*

Fulfillment Kits

IMG processes applications in a quick, timely manner. Once processing is complete, IMG will email the fulfillment kit(s) to the email listed in the application. The fulfillment kit(s) will include an IMG identification card(s) and the insurance certificate providing a complete description of the rights and benefits under the contract. For your convenience, we will send you this information, and you may also access it from the IMG website.

Conditions of Coverage

1) Coverage and benefits are subject to the deductible, limits, and coinsurance, and all terms of the certificate of insurance and master policy and all governing documents, as summarized in the certificate of insurance. **2)** Coverage under a Student Journey Medical Insurance plan is secondary to any other coverage. **3)** Coverage and benefits are for eligible medical expenses which are medically necessary and usual, reasonable, and customary. **4)** Charges must be administered or ordered by a licensed physician. **5)** Charges must be incurred during the period of coverage.

Renewal of Coverage

Eligible insureds can request coverage under the plan be renewed a minimum of thirty (30) days, up to a maximum of twelve (12) continuous months, as long as the premium is paid when due and the insured continues to meet the eligibility requirements of the plan. Coverage can be reapplied for but not renewed.

How Does the United States Affordable Care Act (ACA) Affect My Coverage?

Non-U.S. Citizens: As non-resident aliens, international students, or scholars on J, F or M visas (and certain family members) are not subject to the individual mandate for their first five years in the U.S. All other J categories (teacher, trainee, work and travel, au pair, high school, etc.) are not subject to the individual mandate if in the U.S. for two of the past six years. Since international students are not subject to the mandate, they are not required to purchase a plan that meets ACA requirements and can purchase Student Journey Medical Insurance.

Please note that this insurance is not subject to, and does not provide benefits required by, ACA. Since January 1, 2014, ACA requires U.S. citizens, U.S. nationals and resident-aliens to obtain ACA compliant insurance coverage unless they are exempt from ACA (international students on F, J, M and Q visas (and certain family members of students) are not subject to the individual mandate for their first 5 years in the U.S. All other J categories - teacher, trainee, work and travel, au pair, high school, etc. - are not subject to the individual mandate for 2 years out of the past six). Penalties may be imposed on persons who are required to maintain ACA compliant coverage but do not do so. Eligibility to purchase or renew this product, or its terms and conditions, may be modified or amended based upon changes to applicable law, including ACA. Please note that it is solely your responsibility to determine if ACA is applicable to you and the Company and IMG shall have no liability whatsoever, including for any penalties that you may incur, for your failure to obtain required ACA compliant coverage. For information on whether ACA applies to you or whether you are eligible to purchase Student Journey Medical Insurance, please see IMG's Frequently Asked Questions at imglobal.com/en/client-resources/PPACA-FAQ.aspx. The materials available on this website are for informational purposes only and not for the purpose of providing legal advice. You should contact your attorney to obtain advice with respect to any particular issue or problem. This brochure is intended to convey general information only and not to provide legal advice or opinions.



GLOBAL
peace of mind®

Student Journey Medical Insurance

CLAIMS PROCEDURE

Precertification

Certain treatment and supplies including hospital admission, inpatient or outpatient surgery, and other procedures as noted in the certificate wording must be precertified for medical necessity, which means the insured person or their attending physician must communicate with an IMG representative at the number listed on the IMG ID card prior to admission to a hospital before receiving certain treatments and supplies, or performance of a surgery. In case of an emergency admission, the precertification must be made within 48 hours of the admission, or as soon as reasonably possible. If a hospital admission or a surgery is not precertified, eligible claims and expenses will be reduced by 50 percent. It is important to note that precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits, or a guaranty of payment. All medical expenses eligible for reimbursement must be medically necessary and will be paid or reimbursed at usual, reasonable and customary rates. Please refer to the certificate wording for full details of the precertification requirements.

Contact IMG at +1.317.655.4500 or precertification@imglobal.com. Please be sure to send any private information in a secure manner.

Note: You may begin the precertification process through MyIMG or the Client Resources section of imglobal.com. Simply look for the precertification option. You will be asked to provide the required information, which can then be submitted electronically. Once we have received all required information and medical records, our utilization management and review team will review the information provided and normally responds to the insured person or the provider within 2 business days. Please note that this online service will only initiate the process for treatment and supplies outlined in the contract, and it should not be used to request precertification for emergency admissions, procedures, or evacuations.



How to File a Claim

If a provider doesn't submit a claim on your behalf, the fastest and most convenient way to submit a claim is through our online customer portal, MyIMG. If it is your first time using MyIMG, follow these steps to register:

- » Go to <http://www.imglobal.com/member> and click "Create an Account"
- » On the next screen, enter your Certificate, Policy Number, or Insured/Member ID, and click "Continue"
- » Once the system verifies this information, follow the remaining steps to complete your registration
- » Once you've created a MyIMG account, follow these steps to submit a claim:
- » Log in to the MyIMG portal, and click "Claims"
- » In the drop-down menu, click "My Claims"
- » On the next screen, select the policy or certificate. Click "Submit New Claim" and follow the prompts to complete your submission

Self-Service Member Portal



Along with filing claims online, MyIMGSM provides service at your fingertips, giving you the information and tools to manage your IMG plans anytime, anywhere, through award-winning, easy-to-use technology. You'll have immediate access to these important resources online, including our 24/7/365 service centers, plan document access, claims management tools, Explanations of Benefits, and much more.


U.S. Network Access



UnitedHealthcare provides travelers in the U.S. with direct access to one of the largest networks of providers in the U.S. that includes:

- » Over 1.4M physicians
- » 6,797 hospitals
- » Over 45,000 clinics
- » 67,000 pharmacies
- » 1,800 convenience clinics





Student Journey MEDICALSM INSURANCE



Producer Contact Information

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Fax: 0
hello@kimberhealth.com
<http://www.kimberhealth.com>

This invitation to inquire allows eligible applicants an opportunity to seek information about the insurance offered and is limited to a brief description of any loss for which benefits may be payable. Benefits are offered as described in the Insurance Contract. Benefits are subject to all deductibles, 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. This brochure contains

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