

Travel Insurance Plan Comfort50

Certificate# IEGC000173263

Medical Coverage	USD
Maximum per Illness / Injury	100,000 (Overall Maximum USD 1,000,000)
Coinsurance Percentages	Plan pays 100% of eligible charges
Outpatient Copayment	50
Hospital Services	
Inpatient Room & Board	100% (URC) ¹
Intensive Care	100% (URC) ¹
Emergency Room Deductible (applies only in the US)	For injury: USD 0 For illness resulting in direct hospitalization: USD 0 For illness which does not result in direct hospitalization: USD 250
Outpatient Services	
Physical Therapy	1 visit per day to a maximum of USD 2,500 per Period of Insurance
Physician Visit	100% (URC) ¹
Prescription Drugs	100% (URC) ¹
Other Services	
Eligible Medical Expenses	100% (URC) ¹
Durable Medical Equipment	100% (URC) ¹
Local Ambulance	Per Injury: 100% (URC) ¹ Per Illness (only if admitted Inpatient): 100% (URC) ¹
Dental	Sudden & Unexpected Pain: USD 200 per Occurrence (limited to 3 x per Period of Insurance) Accident exclusively involving dental treatment: USD 500 per Period of Insurance Major medical injury that also affects teeth: Medical benefits up to the Policy Limit
Emergency Medical Evacuation	Up to Maximum Limit
Emergency Reunion	USD 15,000 lifetime maximum benefit
Urgent Travel Expense (Compassionate Home Visit)	Up to USD 1,000 payable for transportation to Home Country in the event of death of a close Family Member
Return of Mortal Remains	Up to USD 25,000
Sports Coverage	100% (URC) ¹ for eligible expenses incurred while participating in organized interscholastic or club sporting activities (non professional)(Refer to insurance conditions for exclusions)
Accidental Death & Dismemberment	Up to USD 25,000

¹ URC = Usual, Reasonable and Customary charges: The amount that will be covered for a particular procedure through this plan is defined through the fee charged for a certain specified procedure by a particular type of health care provider practicing within a specified geographic area.

This Plan is underwritten by Sirius International Insurance Corporation (publ.). Sirius International is rated A (excellent) by A.M. Best and A- by Standard & Poor's. Sirius International is a White Mountains Re company. International Medical Group, Inc. Provides complete Plan administration.



The list of Cover and Benefits forms part of the Insurance Conditions where the complete terms for the insurance certificate are stated.

For a detailed representation, including all restrictions and exemptions from coverage, please read the detailed insurance terms and conditions available in your MyInsurance Log-In area at:
www.eSecutive.com/myinsurance.

Out-patient treatment in the US

In case of out-patient treatment **always** call the Service Center prior to treatment at:

1.800.628.4664 (inside the US & Canada)

+1.317.655.4500 or +44 (0) 1444.46.5577
(outside the US & Canada)

Direct Billing

In many cases IMG works directly with the hospital or clinic, for payment of eligible medical expenses. To be eligible to have a claim paid in this fashion, you or the provider must complete a Claim Form and submit it with original itemized bills. In this case, you will be responsible for direct payment of your co-payment and non-eligible expenses and charges.

Reimbursement

If you have received treatment and need to be reimbursed for out-of-pocket medical expenses, complete the Claim Form and submit your original itemized bills and paid receipts within 90 days. We will reimburse your eligible medical expenses after applying the co-payment.

Hospitalization - Emergency Situations

Each hospital admission **must** be pre-certified for medical necessity, which means you or the attending physician must call the following 24/7 number prior to admittance to a hospital or performance of a surgery:

In the US & Canada: 1.800.628.4664 (toll-free)

Outside the US & Canada: +1.317.655.4500
(call collect if necessary)

In case of an Emergency Admission, the pre-certification call must be made within 48 hours of the admission, or as soon as reasonably possible. If a hospital admission or a surgery is not pre-certified, eligible claims and expenses will be reduced by 50%.

Precertification for Special Treatments

The following treatments and/or supplies must always be pre-certified for medical necessity:

- Inpatient Treatment and/or supplies of any kind
- Any Surgery or Surgical procedure
- Durable Medical Equipment
- Computerized Axial Tomography (CAT Scan)
- Magnetic Resonance Imaging (MRI)

In case of any of the above mentioned treatments, please call IMG 24/7 for pre-certification:

In the US & Canada: 1.800.628.4664 (toll-free)
Outside the US: +1.317.655.4500 (collect if necessary)
e-mail: acm@imglobal.com

Please note: if your treatment was not pre-certified, eligible claims and expenses will be reduced by 50%.

Finding a provider in the US

Your insurance plan is contracted to the independent U.S. Preferred Provider Organization (PPO). This PPO network is organized and administered by The First Health Network and includes hundreds of thousands of established, highly qualified health care physicians and many well-recognized hospitals in the U.S.

To search for a medical care provider within the independent Preferred Provider Organization network, please contact the Service Center toll-free at:

1.800.628.4664

Or use the Online PPO directory within your MyInsurance Area to access a list of providers and facilities within the PPO network. The Online PPO directory is updated on a routine basis however changes may be made between updates. To ensure that the physician you have selected is in the network, please contact the physician's office to confirm his/her participation.

Finding a provider outside the US

If you are seeking treatment outside the U.S., you have access to the International Provider AccessSM (IPA) within your MyInsurance Area, a database that includes more than 16,000 highly qualified physicians and facilities that encompass a comprehensive array of specialties to handle any health care emergency.

In case you need help or cannot find a physician next to your location, please contact the Service Center at:

+44 (0) 1444 465555
or
+1.317. 655.4500 (Worldwide Collect)

MyInsurance Log-In Area

For more information go to:
www.eSecutive.com/MyInsurance.

You will be prompted for your last name, first name, certificate number and date of birth.

Your Certificate number is listed in this brochure under your plan name and on your insurance ID card.

Once logged in, the following information will be available:

- Emergency Service Hotline numbers
- Provider Search
- How to file a claim instructions & Claim form
- Copy of your certificate
- New ID card
- Insurance conditions
- Insurance brochure
- Live Chat with Customer Service Representative
- Online Claim Status Check

and other information you may need.

What is covered / Description of Benefits

Pre-existing conditions

All acute illness and injury sustained during the trip abroad is covered. A pre-existing medical condition is covered only if it has been stable for at least 6 months prior to the effective date of this insurance.

If you submit a claim please make sure that you include proper documentation from a physician stating that the condition was not present 6 months prior to the start of the policy.

Co-Payment in case of outpatient treatment

In case of out-patient treatment at a doctor or a specialist you will have a co-payment, which you will have to pay yourself, in the amount listed in the medical coverage overview.

Emergency Room Treatment in the USA

Charges incurred for the use of the Emergency Room due to an accident are covered up to the Policy Maximum.

Charges incurred for the use of the Emergency Room for treatment of an illness are subject to an additional co-payment in the amount of USD 250, if treatment does not require admittance to the hospital.

Dental Treatment

Injury due to an accident: Your insurance plan covers the cost of emergency dental treatment and dental procedures necessary to restore sound natural teeth lost or damaged in an accident up to the amount of USD 500 (in case the accident exclusively involves dental treatment).

In case of Major medical injuries that also affect teeth, your insurance plan covers the costs up to the policy limit. Sudden dental pain: Your insurance plan will pay up to USD 200 (limited to 3 x per Period of Insurance) for the necessary treatment of sudden, unexpected pain to sound natural teeth.

Emergency Evacuation

Your insurance plan includes coverage for Emergency Medical evacuation to the nearest qualified medical facility; expenses for reasonable travel and accommodations resulting from the evacuation; and the cost of returning to either the home country or the country where the evacuation occurred, up to maximum limit.

Emergency Reunion

Your insurance plan provides emergency reunion coverage, up to USD 15,000, for the reasonable travel and lodging expenses of a relative or friend during an Emergency Medical Evacuation: either the cost of accompanying the insured during the evacuation or traveling from the home country to be reunited with the insured.

Customer Care Center

IMG maintains a staff of professional representatives trained to assist you with your questions regarding claims status and other claims inquiries, and to verify benefits.

Phone contacts

Toll Free (inside the U.S.) 1.800.628.4664
Outside the U.S. 1.317.655.4500 (Call collect if necessary)

EMail

Email: customercare@imglobal.com

Live Chat Online

This feature is available in your MyInsurance Area

How to file a claim?

When receiving treatment from a PPO provider, please follow these instructions:

- Prior to treatment always call the Service Center
- Present your Insurance ID-card to the provider
- Request that the provider will send the bill directly to IMG.
- The submitted bills will be re-priced through the PPO to the negotiated rate.

Reimbursement

If you have received treatment and need to be reimbursed for out-of-pocket medical expenses, complete the Claim Form and submit your original itemized bills and paid receipts within 90 days.

Please mail completed claim forms to:

International Medical Group
P.O. Box 88500 Indianapolis, IN 46208-0500, USA
Fax: 1.317.655.4505
Email: insurance@imglobal.com

Frequently Asked Questions

I need to go to the doctor. What should I do?

Please always call the Service Center toll-free prior to treatment at:

1.800.628.4664 (inside the US & Canada)
+1.317.655.4500 or +44 (0) 1444.46.5577 (outside the US & Canada)

Present your IMG insurance ID card to the doctor's office when you first visit. The doctor's office should contact IMG to verify benefits.

What are the advantages of using the PPO?

When using a PPO provider, the provider directly bills IMG and IMG pays the provider promptly. This means you do not have to pay upfront with your own money to cover the cost of treatment, however, you will be responsible for the co-payment.

What happens if the provider bills me before IMG pays the bill?

Providers generally send copies of bills to the insurance companies and to the patient. If you receive a bill after treatment from a PPO provider, please contact IMG. Chances are, the provider sent the bill to IMG and the bill will be paid shortly. Help us to avoid duplicate payments by allowing IMG to make payments to providers on your behalf. If you receive a bill from a non-PPO provider, submit the bill to IMG with a completed claim form. Assuming you have met your co-payment, and the medical expenses are eligible, IMG will pay directly to the provider.



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