IMG

VISITORS PROTECT

VP

Temporary medical insurance with coverage for pre-existing conditions.

WHY VISITORS PROTECT?

International travel can become a scary situation if you're not prepared for a medical emergency. Most travelers assume they're already covered by their standard medical plan, but that isn't always the case. While domestic plans provide sufficient coverage at home, most are not designed to provide the coverage and assistance required for international travel. Don't let your medical coverage be an uncertainty.

The Visitors Protect plan is designed specifically for individuals and families traveling from their home country to the U.S., Canada, and Mexico. This temporary medical insurance includes coverage for pre-existing conditions, so you can spend more time enjoying your international experience—not worrying about your medical coverage.

All coverage and benefits in the plan are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

The IMG® Advantage

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, 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 medical coverage you need for unexpected medical care.

FINANCIAL PROTECTION

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

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 can reimburse costs if your essential items like a phone, camera, luggage, or important travel documents are lost, stolen, or damaged during your travels abroad.

SUMMARY OF BENEFITS

PLAN DETAILS

Benefit	Coverage	
Coverage Limit/Maximum Amount for Eligible Medical Expenses		
Period of Coverage	90 days up to 12 months	
Per Illness or Injury limit ▪ *As indicated on the declaration*	▪ Through age 69: $50,000, $100,000, or $250,000 ▪ Ages 70 and older: $50,000	
Area of Coverage	United States, Canada, or Mexico	
Benefit Plan Features		
Benefit Levels	United States (In-Network), Canada, Mexico	United States (Out-of-Network)
Deductible for Eligible Medical Expenses		
Per Injury or Illness Deductible	$250, $500, $1,000, $2,500, or $5,000 per insured person, as indicated on the declaration	
Coinsurance for Eligible Medical Expenses		
Coinsurance ▪ *In addition to deductible*	Plan pays 75% Insured pays 25%	Plan pays 60% Insured pays 40%

Precertification

- Interfacility ambulance transfer: no coverage if precertification requirements are not met.
- Emergency medical evacuation: no coverage if not approved by the company. Refer to the EMERGENCY MEDICAL EVACUATION provision for complete requirements and coverage.
- All other treatments & supplies: 50% reduction of eligible medical expenses if precertification requirements are not met.
- Deductible is taken after reduction.
- Coinsurance is applied to remainder of the reduced amount.
- Refer to the PRECERTIFICATION REQUIREMENTS provision for a complete list of services that require precertification.

Pre-Existing Conditions

- Deductible: $1,500 per injury or illness (plan deductible waived)
- Maximum limit through age 69: $25,000
- Maximum limit ages 70 and older: $20,000

PHYSICAL HEALTH

Inpatient or Outpatient Services		
Benefit Levels	United States (In-Network), Canada, Mexico	United States (Out-of-Network)
Eligible Medical Expenses	75%	60%
Physician Visits/Services	75%	60%
Urgent Care Clinic ▪ *Not subject to deductible and coinsurance* ▪ *In-network copayment: $25* ▪ *Out-of-network copayment: $50*	100%	100%
Walk-in Clinic ▪ *Not subject to deductible and coinsurance* ▪ *In-network copayment: $15* ▪ *Out-of-network copayment: $25*	100%	100%

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SUMMARY OF BENEFITS

Benefit	Coverage	
Inpatient or Outpatient Services		
Benefit Levels	United States (In-Network), Canada, Mexico	United States (Out-of-Network)
Hospital Emergency Room ▪ *Injury: not subject to emergency room deductible* ▪ *Illness: subject to a $250 deductible for each emergency room visit for treatment that does not result in a direct hospital admission*	75%	60%
Hospitalization/Room & Board ▪ *Average semi-private room rate* ▪ *Includes nursing services*	75%	60%
Intensive Care	75%	60%
Hospital Ancillary Services ▪ *Maximum limit: $40,000* ▪ *Includes laboratory, x-rays, drugs, and miscellaneous services*	75%	60%
Outpatient Surgical/Hospital Facility	75%	60%
Laboratory	75%	60%
Radiology/X-ray	75%	60%
Pre-Admission Testing	75%	60%
Surgery	75%	60%
Reconstructive Surgery ▪ *Surgery is incidental to and follows surgery that was covered under the plan*	75%	60%
Assistant Surgeon ▪ *20% of the primary surgeon's eligible fee*	75%	60%
Anesthesia	75%	60%
Durable Medical Equipment	75%	60%
Chiropractic Care ▪ *Medical order or treatment plan required*	75%	60%
Physical Therapy ▪ *Inpatient and outpatient* ▪ *Medical order or treatment plan required*	75%	60%
Extended Care Facility ▪ *Upon direct transfer from an acute care facility*	75%	60%
Home Nursing Care ▪ *Provided by a home health care agency* ▪ *Upon direct transfer from an acute care facility*	75%	60%
Prescription Drugs		
Benefit Levels	United States (In-Network), Canada, Mexico	United States (Out-of-Network)
Outpatient Prescription Drugs	75%	60%

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SUMMARY OF BENEFITS

Benefit	Coverage	
Emergency Services		
Benefit Levels	United States (In-Network), Canada, Mexico	United States (Out-of-Network)
Emergency Local Ambulance ▪ *Subject to deductible and coinsurance* ▪ *Injury* ▪ *Illness resulting in an inpatient hospital admission*	75%	60%
Emergency Medical Evacuation ▪ *Maximum limit: $25,000* ▪ *Approved in advance and coordinated by the company*	100%	100%
Emergency Reunion ▪ *Maximum limit: $100,000* ▪ *Maximum days: 15* ▪ *Meal maximum per day: $25* ▪ *Reasonable and necessary travel costs and accommodations* ▪ *Approved in advance by the company*	100%	100%
Interfacility Ambulance Transfer ▪ *Transfer must be a result of an inpatient hospital admission*	100%	100%
Return of Minor Children ▪ *Maximum limit: $100,000* ▪ *Approved in advance by the company*	100%	100%
Return of Mortal Remains ▪ *Maximum Limit: $25,000* ▪ *Local burial/cremation maximum limit: $5,000* ▪ *Return of insured person's mortal remains to country of residence* ▪ *Approved in advance by the company*	100%	100%
Other Services		
Benefit Levels	United States (In-Network), Canada, Mexico	United States (Out-of-Network)
Accidental Death & Dismemberment ▪ *Principal sum maximum limit: $25,000* ▪ *Death must occur within 90 days of the accident*	Accidental Death: 100% of Principal Sum	
	Dismemberment: Accidental Loss	Percent of Principal Sum
	Sight of one eye	50%
	One hand or one foot	50%
	One hand and the loss of sight of one eye	100%
	One foot and the loss of sight of one eye	100%
	One hand and one foot	100%
	Both hands or both feet	100%
	Sight of both eyes	100%

CRISIS SUPPORT

FINANCIAL PROTECTION

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SUMMARY OF BENEFITS

PHYSICAL HEALTH

Benefit	Coverage	
Inpatient or Outpatient Services		
Benefit Levels	United States (In-Network), Canada, Mexico	United States (Out-of-Network)
Dental Treatment ▪ *Subject to deductible and coinsurance* ▪ *Limit: $300* *(Unexpected pain or treatment due to an accident)*	75%	75%
Traumatic Dental Injury ▪ *Subject to deductible and coinsurance* ▪ *Treatment at a hospital due to an accident* ▪ *Additional treatment for the same injury rendered by a dental provider will be paid at 100%*	75%	60%

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EXPAND YOUR COVERAGE

It's easy to customize your coverage to best meet your needs while away from home. When submitting your application, simply add the riders you need to the plan you've selected.

PHYSICAL HEALTH

Telehealth Rider

If you'd like the option of seeing a doctor virtually during your trip in case of a non-emergency medical issue, consider adding the Telehealth rider. With Telehealth you have access to board-certified doctors 24/7 without having to visit an office. Your provider can meet with you over the phone or via a video consultation, and can help diagnose and treat non-emergency medical problems.

PERSONAL PROPERTY

Mobile Device Protection Rider*

Cell phones are essential when traveling internationally to keep you safe, connect with friends and family back home, and to take photos of your travels. Device protection provides coverage for repair or replacement of your cell phone if it is lost, stolen, or accidentally damaged during your trip—so you can continue your trip uninterrupted and stay digitally connected wherever you are in the world.

**Rider option is available on individual plans only.*

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INNOVATIVE TECHNOLOGY & MEMBER SERVICES

Self-Service Capabilities

MyIMG℠ 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 via our website and through IMG's mobile app to plan documents, claim management tools, Explanations of Benefits, and much more.

Pharmacy Discount Savings

Universal Rx is a discount savings program that allows you to purchase prescriptions from one of 35,000 participating pharmacies in the U.S. and receive the lower of **1)** Universal Rx contract price or **2)** the pharmacy regular retail price. This program is not insurance coverage; it is purely a discount program.

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

International Provider Access℠

Travelers outside of the U.S. can also enjoy access to quality healthcare worldwide with our proprietary IPA network that includes:

- Over 18,550 physicians and facilities
- Direct billing arrangements that minimize time and upfront expense

UNDERSTANDING YOUR NEEDS.
EXCEEDING YOUR EXPECTATIONS.

HOW TO GET COVERED

1 **Step 1:**
Contact your producer or apply online.

2 **Step 2:**
Complete your online application: If applying as a family, you may include yourself, your spouse, and dependents on one application. Please complete a group application if you have two or more primary insureds.

3 **Step 3:**
Receive a fulfillment kit that includes an identification card, declaration of insurance, and a Certificate of Insurance outlining the details of the plan. Welcome to the IMG family!

IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): *This insurance is not subject to and does not provide benefits required by PPACA. Since January 1, 2014, PPACA requires U.S. citizens, U.S. nationals, and certain U.S. residents to obtain PPACA-compliant insurance coverage unless they are exempt from PPACA. Penalties may be imposed on persons who are required to maintain PPACA-compliant coverage but do not do so. Eligibility to purchase, extend, or renew this product, or its terms and conditions, may be modified or amended based upon changes to applicable law, including PPACA. Please note that it is an insured person's sole and exclusive responsibility to determine the insurance requirements applicable to them, and the Company and IMG shall have no liability whatsoever, including for any penalties a person may incur, for failure to obtain coverage required by any applicable law including, without limitation, PPACA. For information on whether PPACA applies to you or whether you are eligible to purchase Patriot Travel Medical Insurance, please see IMG's Frequently Asked Questions at www.imglobal.com/faq.*

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Partner Contact Information

The Guard Company LLC
4870 Sadler Road,Suite 300
Glen Allen, VA 23060
(804) 325-1385
contact@visitorguard.com
https://www.visitorguard.com

IMG®

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.

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