



YOUR GUIDE  
to  
International Medical Group®



# Product Portfolio

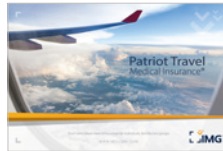
International Medical Group® (IMG®) offers a full line of international medical insurance products. From short-term travel medical insurance and comprehensive expatriate plans to trip protection and specialty coverage, we've got your clients covered.



## SHORT-TERM TRAVEL MEDICAL

### ■ Patriot Travel Medical Insurance®

Designed for individuals and groups who are traveling for business or pleasure anywhere outside of their home country.



### ■ Patriot America® Plus

Provides coverage for non-U.S. citizens who are traveling outside of their home country.



### ■ GlobeHopper<sup>SM</sup> Senior

Provides coverage for U.S. citizens and U.S. permanent residents over age 65 who are traveling outside of their home country.



### ■ Patriot Multi-Trip<sup>SM</sup>

Designed for individuals, families and groups of five or more who travel frequently outside of their home country throughout the year.



## LONG-TERM EXPATRIATE PLANS

### ■ Global Medical Insurance®

Provides comprehensive and annually renewable coverage for individuals and families living or working internationally.



### ■ GEO<sup>SM</sup> Group

Designed for employers who need international group medical coverage for their employees around the globe.



## STUDENT, SCHOLAR & CULTURAL EXCHANGE

### ■ Patriot Exchange Program<sup>SM</sup>

Designed for individuals and groups studying abroad or participating in cultural exchange programs. The program offers multiple plan options designed to meet the U.S. J1 and J2 visa travel insurance requirements.



### ■ Student Health Advantage<sup>SM</sup>

Standard and Platinum options available to individuals or groups of two or more students/scholars participating in an international student program. The plans meet the J1 visa requirements, and include benefits for maternity, mental health and organized sports, among others.



## TRIP CANCELLATION

### ■ **Travel Lite**

Designed for travelers seeking to protect their trip investment against trip cancellation and trip interruption. The plan provides coverage for travel and baggage delay as well as access to our 24/7 emergency assistance services.



### ■ **Travel SE**

Our most popular trip cancellation and interruption plan for domestic and international destinations. Children under 18 are covered at no additional cost per eligible adult insured. Family extras, such as movie rental, Internet usage and additional kennel fees caused by travel delay are included.



### ■ **Travel LX**

Provides the highest level of benefits for the more discerning travelers. Cancel for Any Reason and Interruption for Any Reason coverage are included at no additional cost. This program provides coverage for most adventure activities and is ideal for travelers going to remote and exotic locations worldwide.



## MARINE

### ■ **Global Crew Medical Insurance®**

An individual, long-term, annually renewable medical insurance program that provides comprehensive coverage for professional marine captains and crew.



### ■ **International Marine Medical Insurance<sup>SM</sup>**

Group coverage designed to provide comprehensive, continuous medical insurance to marine crew.



### ■ **CrewSelect International<sup>SM</sup>**

Flexible, long-term coverage designed for individual and group marine crew members. The plan offers two levels of coverage and is available in three currencies: Euro, GBP and U.S. dollars.



## MISSIONARY

### ■ **Global Mission Medical Insurance®**

Provides flexible, long-term major medical coverage worldwide for missionaries and their families.



### ■ **Outreach Travel Medical Insurance<sup>SM</sup>**

Short-term plan designed for missionaries and church groups traveling outside of their home country.



### ■ **MP+ International®**

Provides long-term, worldwide medical coverage for mission groups of two or more.



All of the products mentioned here, with the exception of the trip cancellation programs, are administered by International Medical Group and underwritten by Sirius International Insurance Corporation (publ). The trip cancellation programs are underwritten and offered where available by United States Fire Insurance Company; the program manager is iTravelInsured®; and the claims administrator is International Medical Group through its subsidiary International Medical Administrators<sup>SM</sup>. Please refer to the Certificate Wordings for specific information regarding the benefits, limitations, eligibility and exclusions of the plans mentioned in this brochure. Certificate Wordings are available upon request and prior to application. ©2006-2016 International Medical Group, Inc. All rights reserved.



# World-Class Services

IMG, an award-winning provider of global insurance benefits and assistance services, enables our members to worry less and experience more by delivering the protection they need, backed by the support they deserve. Our world-class services, combined with our comprehensive product portfolio, provide Global Peace of Mind® while your clients are away from home.



## CLIENT RESOURCES

■ **Customer Care** - We strive to provide first-class service to our members. IMG's dedicated Customer Care team is available to answer your clients' claims and coverage questions, while providing efficient service in the process.

- ▶ Customer Care service level: 93.19%
- ▶ Average speed to answer: 13.8 seconds

Additionally, our on-site clinical staff provides emergency medical and travel assistance 24/7/365, ensuring your clients have support when they may need it most.

■ **Extensive Provider Networks** - Our products allow your clients the freedom to choose their own health care provider no matter where they are in the world — improving their access to quality care.

For convenience and to help reduce out-of-pocket expenses, we provide two extensive provider networks that include established, globally credentialed physicians and hospitals:

- ▶ The independent Preferred Provider Organization (PPO), which includes UnitedHealthcare Choice network and First Health network - when seeking care within the U.S.
- ▶ The International Provider Access<sup>SM</sup> (IPA) - when seeking care outside of the U.S.

■ **MyIMG<sup>SM</sup>** - Your clients can log on to the secure, 24-hour online portal, MyIMG, to submit and view their claims, manage their account, search for providers, initiate precertification, access important insurance documents, Live Chat with representatives and more.

## PRODUCER RESOURCES

■ **IMG's Producer Area** - In our online producer portal, you have access to a host of tools and services. Simply log in at [producer.imgglobal.com](http://producer.imgglobal.com) to access:

- ▶ Product brochures and personalized marketing collateral
- ▶ Webinars, white papers and multilingual consumer material
- ▶ Online quoting and electronic applications
- ▶ Custom quoting links and banners for your website
- ▶ Client status and commission reporting

■ **Dedicated Support Team** - IMG's Sales Service Center was established as an added resource for you. The first-class support team is staffed with experienced sales professionals whose primary goal is to help you and your business thrive. Among many other functions, the Sales Service Center provides:

- ▶ Product consultation and guidance in quoting and writing business with IMG
- ▶ Service assistance, such as application status, commission inquiries and contact information updates
- ▶ Producer Area training and assistance

■ **Unmatched Rewards** - IMG offers industry-unique programs designed to help you grow your business, while earning lucrative incentives along the way. From cash bonuses to an all-expenses-paid trip to a premier vacation destination, working with IMG is truly rewarding.

## CONTACT IMG

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