

Plan Summary

Addresses the insurance needs of U.S. citizens and non-U.S. nationals who need short-term medical insurance while traveling for international outreach anywhere outside of your home country.

You have enough to worry about when you're traveling. Don't let your medical coverage be an uncertainty. IMG has developed two Outreach Travel Medical Insurance plans that offer a complete package of international benefits available 24 hours a day. Outreach International provides coverage for U.S. citizens traveling outside the U.S. with coverage for brief returns to the U.S., while Outreach America provides coverage for non-U.S. citizens traveling outside their home country. Both plans are available for a minimum of five days up to a maximum of two years, in accordance with the terms of the Certificate of Insurance.

Additionally, the plans offer excellent benefits and services to meet your global travel needs. You have access to international, multilingual customer service representatives, claims administrators who process claims from all over the world, handling virtually every language and currency, and 24-hour access to highly qualified coordinators of emergency medical services and international treatment. You can also choose from a wide range of deductibles, several maximum limits, and you have access to more than 17,000 providers through our International Provider AccessSM when seeking treatment outside the U.S. You can reduce your out-of-pocket costs when seeking treatment in the U.S. by locating providers through the independent Preferred Provider Organization.

Type of Insurance	Travel Medical Insurance
Maximum Limits	\$50,000, \$100,000, \$500,000, \$1,000,000, \$2,000,000
Deductible	Individual Deductible Options \$0, \$100, \$250, \$500, \$1,000, \$2,500
Period of Coverage	5 days up to 12 months - renewable up to 24 months
Coinsurance	Coinsurance for treatment received within the U.S.: In the PPO Network - Company pays 90% of eligible expenses / Out of the PPO Network - Company pays 80% of eligible expenses up to \$5,000, then 100%
Coinsurance	Coinsurance for treatment received outside the U.S.: Plan pays 100%
Benefit Period	3 months