

Plan Summary

Provides coverage for individuals, families and groups who need temporary medical insurance while traveling for business or pleasure anywhere outside of your home country.

International travel can quickly turn into a frightening situation if you're not prepared for a medical emergency. Most travelers assume they will be covered by their standard medical plan, but that isn't the case. While traditional plans may offer adequate domestic coverage, they are not designed for international travel. Without even realizing it, you may be putting your health at risk. Don't let your medical coverage be an uncertainty. Travel with one of IMG's two Patriot Lite Travel Medical InsuranceSM plans so you can spend more time enjoying your international experience and less time worrying about medical coverage. Patriot International LiteSM provides coverage while traveling outside your home country where the destination excludes the United States or its territories (limited coverage for brief returns to the United States or its territories). Patriot America LiteSM provides coverage while traveling outside your home country where the destination includes the United States or its territories.

Type of Insurance	Travel Medical Insurance
Maximum Limits	\$50,000, \$100,000, \$500,000, \$1,000,000
Deductible	Individual Deductible Options \$0, \$100, \$250, \$500, \$1,000, \$2,500

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Period of Coverage 5 days up to 12 months -
renewable up to 24 months

Coinsurance Coinsurance for treatment
received in the U.S.:
In the PPO network: Company
pays 100%
Out of the PPO network:
Company pays 80% of eligible

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expenses up to \$5,000, then
100%