

Patriot Group Travel

For Your Safety during Short-Term Trips
Up to Two Years - Renewable

Prepared by [Good Neighbor Insurance](#)

Overview

- Intro to Good Neighbor Insurance and IMG
- Patriot Group Travel Plan Benefits
- Pre-existing Condition Coverage
- End of Trip Home Country Coverage
- Claims

About GNI

- **Good Neighbor Insurance (GNI)** was started in a home office in 1997 by Jeff Gulleon, a former worker in Indonesia for 30 years. Over sixteen years later, we are one of the most referred companies protecting and serving both families and organizations serving abroad through affordable international health and travel insurance as an independent broker.

Link: www.gninsurance.com

Things to remember

- Your U.S. domestic insurance most likely will not cover you overseas and will not pay for an emergency medical evacuation.
- GNI is serious about protecting you while overseas, and we have a number of great plans/options for you/your team.
- Make sure to carry your ID card with you at all times, and give a copy to family and your tour group leader or local contact person.
- Call the number on the ID card in case of an emergency.
- The Patriot Group Travel plan, and other short-term plans work on a reimbursement basis.
- Get and keep copies of receipts and medical records for claims and for your records.

Testimonials

- *You guys always make it so easy for us!*
 - AC, Back2Back Mexico A.C.
- *Thanks again for all your excellent help. You have taken what was a big source of confusion and worry for me and made it into something perfectly understandable and comfortable.*
 - BW

Link: www.gninsurance.com/testimonials/

IMG

- International Medical Group (IMG) has been providing international insurance to over a million people around the globe since 1990. With their great service and excellent policies, they have been one of the top companies we work with.
- Sirius International is the underwriter for IMG. They are rated A by A.M. Best and A- by Standard & Poor's.
- IMG provides the Patriot Group Travel plan.

Link:

www.gninsurance.com/international-insurance-plans-listed-company-name/like-img-overseas-group-insurance-needs/

Patriot Group Travel

- The Patriot is an international short-term health plan is primarily designed to cover new injuries and illnesses and medical emergency evacuation for those traveling outside their country of citizenship.
- It can be purchased for up to two years and can be renewed.
- Trip cancellation options & adventure sports option available.

Link to brochure: www.gninsurance.com/patriot-short-term-team-insurance/

Core Benefits:

- **\$100,000 medical maximum with your choice of deductible:**
For medical treatments, hospitalizations, surgeries, drugs, and any other eligible medical treatment. Deductible and coverage is per policy period, not per incident (Options from \$50,000 up to \$2,000,000 max and deductible of \$0, 100, 250, 500, 1000, 2500).
- **\$500,000 medical emergency evacuation:** In case of a life threatening medical emergency the local facility cannot handle, this benefit will transport the patient to the nearest qualified medical facility. This must be arranged by IMG. These evacuations are overseen and handled by IMG's doctors and other medical personnel.

Other Benefits:

- **\$50,000 emergency reunion:** will cover travel expenses of one person, (relative or friend) to accompany the patient who has been evacuated while they are in the hospital.
- **\$50,000 return of mortal remains:** covers and arranges export of body in case of death so that family members do not have to deal with red tape and forms while grieving.

Other Benefits:

- **\$25,000 accidental death and dismemberment:** will pay this benefit in the case of the death due to an accident or loss of a limb or eye.
- **\$10,000 political evacuation:** if the U.S. Department of State orders the evacuation of U.S. citizens due to unrest, it will cover up to \$10,000 to transport them to the nearest place of safety (must be arranged by IMG). If a travel warning was in place before the trip started, this benefit is not available.

Travel Warning list: www.travel.state.gov/content/passports/english/alertswarnings.html

Other Coverage Details:

- **Terrorism:** There is a \$50,000 limit for medical expenses that are the result of terrorism, but only in countries where there is no State Department travel warning.
- **Benefit period:** If one receives initial treatment overseas for a new injury or illness, and needs continued treatment, the Patriot will cover that particular medical issue up to six months from the initial treatment date, even if the plan ends, and even after return to home country.

Other Coverage Details:

- **International Network:** IMG maintains a list of recommended providers they have vetted you can access by calling IMG or going online. However, outside the U.S., you can use any western medicine medical provider and have the same benefits, with no co-insurance after you pay your deductible.

Link: <http://www.imglobal.com/en/client-resources/ppo-network.aspx>

Pre-existing conditions:

- **Sudden, unexpected recurrences:** are covered if you:
 - 1.) are stable with no changes in treatment 30 days before travel
 - 2.) are not traveling against doctor's orders
 - 3.) are not traveling in order to seek treatment, and
 - 4.) are not preparing to start a new treatment program.
- **For medical evacuation for pre-existing conditions:** There is a \$25,000 limit for medical evacuations for sudden, unexpected recurrences of pre-existing conditions.

Pre-existing conditions:

- **If currently on a U.S. health insurance plan:** sudden unexpected recurrences of pre-existing conditions are covered up to the maximum limit \$100,000
- **If not on a U.S. health insurance plan:** there is \$20,000 of medical coverage for sudden unexpected recurrences of pre-existing conditions.
- **If over age 65:** there is a \$2,500 limit for sudden unexpected recurrences of pre-existing conditions.

EOTHCC

- **End Of Trip Home Country Coverage:** If you have insurance over 5 months, you can add End of Trip Home Country Coverage (EOTHCC) to your plan.
- EOTHCC is a basic, transitional coverage to give you some basic coverage until your team returns or switches to a long-term plan.
- The **six month benefit period** also applies to new injuries and illnesses that happen during the EOTHCC.

EOTHCC

- When you return to the U.S. under your 1-2 months of home country coverage, the coverage works similarly to the U.S.
- There is an additional coinsurance out of pocket where IMG will cover **90%** of the next \$5,000 in expenses after the deductible if you use the **First Health Network**.
- It is **80%** of the next \$5,000 if you use another network for non-emergencies.

You can find the First Health network here:

<http://www.imglobal.com/en/client-resources/ppo-network.aspx>

ID Card

- Make sure your team members carry their printable ID card with them at all times. This has the 24/7 phone number.
- If you/they need a medical emergency evacuation, call collect or have someone call the number on the ID card – can be friend, family member, hospital staff, or anyone else.
- Communicate with IMG as soon as possible if you have an emergency or other major treatment.
- It is a good idea to leave a copy of your ID card at home, so your family has access to your certificate number and phone number to call.

Pre-certification

- **For major treatments, surgeries, hospitalizations, IMG should be kept in the loop:** You can pre-certify by calling or having someone call the number on your ID card or online, either before the treatment, or within 48 hours (or as soon as possible) in an unexpected emergency.
- A friend, family member, travel companion, or hospital staff member can pre-certify on your behalf.

Pre-certification

- **Why is Pre-certification a benefit?**
- IMG stays in the loop, and can help offer advice on the quality of your doctor or medical facility, and that your care is medically necessary.
- So you can get a better idea of what is covered before you pay

Claims

- **Reimbursement:** In most cases, when you have a new injury or illness you will pay for your treatment up front and submit a claim for reimbursement with the receipts.
- The claim form is available online or in your confirmation, and contains instructions on how to submit it. It may also be submitted via email.
- When you visit the doctor, hospital, or clinic, keep copies of your receipts and request records of any treatments you receive.

Claims

- Make sure to submit the claim within 90 days in order for the claim to be considered.
- **In the case of larger claims, at their discretion, IMG may sometimes be able to arrange direct billing with the hospital. In order to request this, simply call IMG at the number on your card.**
- Communication with IMG is key for claims.

Claims

- Claims should be processed with IMG on average within 30 business days, 60 days at the most.
- The most common reason for delayed processing is missing information or incorrectly filled out claim forms.
- In case you need any help with claims, do not hesitate to contact us, and we will go to work for you.

Things to remember

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- GNI is serious about protecting you while overseas, and we have selected great plans/options for you/your team.
- Make sure your team carries their ID card(s) with them at all times, and give a copy to family and your local leaders.
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We can help

If you have any friends or family who are traveling or moving overseas and need health, evacuation, trip cancellation, accidental death and dismemberment, property, or term life coverage do not hesitate to let us know. A referral is the highest compliment we can get!

www.gninsurance.com

