



More on the

IMG PATRIOT TEAM TRAVEL INSURANCE PLAN

THIS PLAN: PATRIOT GROUP TRAVEL

[HTTPS://WWW.GNINSURANCE.COM/PATRIOT-SHORT-TERM-TEAM-INSURANCE/](https://www.gninsurance.com/patriot-short-term-team-insurance/)

SOME USEFUL TERMS:

Good Neighbor Insurance:

Independent international insurance broker working with IMG to serve your short-term teams' international health insurance needs.

IMG: International Medical Group, an international health insurance company based in Indianapolis, that provides the Patriot Group Travel plan.

Deductible: A specified amount of money that the insured must pay before an insurance company will pay a claim. Your deductible with the Patriot Group Travel can be **from \$0 - \$2500 per person**, per policy period.

Claim: A request for reimbursement from an insurance company for medical expenses, which is reviewed for validity, then paid once approved.

Coinsurance: A portion of the medical expenses which are shared by the insurance company and the insured person. The coinsurance for the Patriot Group Travel is only active in the U.S.A. Of the next \$5,000 of expenses after the deductible, IMG will pay **90%** of costs in the network, and **80%** out of network.

Medical Emergency Evacuation: Medical transportation in case of a life-threatening medical emergency from a local medical facility, unable to handle the emergency, to the nearest qualified facility, and the cost of returning to home country or the

country where the evacuation occurred. The Patriot Group Travel covers **up to \$500,000** medical evacuation per person.

Medical Maximum: The maximum the insurance company will pay in case of medical expenses. Your medical maximum with the Patriot Group Travel can be from **\$50,000-\$2,000,000** per person.

Pre-certification: Notifying the insurance company regarding upcoming or recent major costs, such as hospitalization or surgery. **All hospitalizations** must be pre-certified. If an emergency, pre-certify within 48 hours or as soon as possible.

Pre-existing condition: Any medical condition that existed before the policy started and may recur or cause other

medical complications. Includes chronic conditions, such as high blood pressure, asthma, diabetes, other illnesses/injuries.

Repatriation/Return of Remains: If a covered illness/injury results in death, expenses for transport of bodily remains or ashes to the home country will be covered up to a maximum of **\$50,000**.

Benefit Period: Covers treatment for covered injuries and illnesses on the plan **up to six months** after the initial treatment date, even after the plan expires.

End of Trip Home Country Coverage: If added, covers **up to two months** of coverage after the traveler returns to their home country at the end of the trip.

LINKS:

Patriot Plan: www.gninsurance.com/patriot-short-term-team-insurance/
Meet the team: www.gninsurance.com/meet-team-good-neighbor-insurance/
IMG Networks: www.imglobal.com/en/client-resources/ppo-network.aspx
Travel Warnings: <http://travel.state.gov/content/passports/english/alertswarnings.html>

CONTACT:

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