INTERNATIONAL MEDICAL GROUP

Patriot Green Travel Medical Insurance℠
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Plan Information & Benefits

Patriot Green Travel Medical Insurance is designed for the environmentally conscious traveler and provides him up to $2,000,000 of medical coverage and services. This plan offers the same core benefits as the Patriot® Travel plan, but it also offers eco-friendly benefits including an Eco Sports Rider covering such activities as jungle zip lining, wildlife safaris, and cave tubing. The plan provides for the purchase of carbon offsets, and pays an additional AD&D benefit to an environmentally conscious organization. Patriot Green Group is available to groups of five or more, and the plan provides a 10% discount of the standard individual plan rates.

The following is a summary of benefits and plan information for Patriot Green and Patriot Green Group Travel Medical Insurance. The plans cover the Usual, Reasonable and Customary (URC) charges for eligible expenses in the area where you receive treatment, and are subject to deductible and coinsurance when applicable. All amounts shown are in U.S. dollars.

PLAN INFORMATION	
Maximum Limit	$50,000, $100,000, $500,000, $1,000,000, $2,000,000
Individual Deductible	$0, $100, $250, $500, $1,000, $2,500
Coinsurance - for treatment received outside the U.S. & Canada	No Coinsurance
Coinsurance - for treatment received within the U.S. & Canada	In the PPO Network - The plan pays 90% of eligible expenses up to $5,000, then 100% up to the Maximum Limit. Out of the PPO Network - The plan pays 80% of eligible expenses up to $5,000, then 100% up to the Maximum Limit.
Benefit Period	Six months
My*IMG*℠	24 hour secure access from anywhere in the world to manage your account at anytime
World-class Medical Benefits	Coverage available for in-patient and out-patient medical expenses
International Emergency Care	A wide range of international emergency benefits available including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more
Carbon Offsets	Portion of premium is used to purchase carbon offsets to lessen the effects of your travel on the environment

MEDICAL BENEFITS	
Hospital Room and Board	Up to the Maximum Limit for average semi-private room rate
Intensive Care	Up to the Maximum Limit
Medical Expenses	Up to the Maximum Limit
Out-patient Medical Expenses	Up to the Maximum Limit
Local Ambulance	Up to the Maximum Limit
Prescription Drugs	Up to the Maximum Limit
Emergency Room Accident	Up to the Maximum Limit
Emergency Room Illness with In-patient Admission	Up to the Maximum Limit
Emergency Room Illness without In-patient Admission	Up to the Maximum Limit with additional $250 deductible
Dental - Injury Due to Accident	Up to the Maximum Limit
Dental - Sudden Dental Emergency	Up to $100
Hospital Daily Indemnity	Up to $100 per night up to a maximum of 10 days

INTERNATIONAL EMERGENCY CARE	
Emergency Medical Evacuation	Up to $500,000 Lifetime Maximum *(independent of the Maximum Limit)*
Emergency Reunion	Up to $50,000
Return of Mortal Remains or Cremation/Burial	Up to $50,000 for Return of Mortal Remains or $5,000 for Cremation/Burial
Return of Minor Children	Up to $50,000
Political Evacuation	Up to $10,000
Natural Disaster	$100 per day for five days
Identity Theft Assistance	Up to $500 per Period of Coverage
ADDITIONAL BENEFITS	
Terrorism	Up to $50,000 Lifetime Maximum
Sports & Activities Coverage	Up to the Maximum Limit for basic sports
Sudden and Unexpected Recurrence of a Pre-existing Condition - Medical *(for U.S. citizens only)*	Up to age 65 with primary health plan: URC up to plan maximum. Up to age 65 without primary health plan: $20,000 Lifetime Maximum. Age 65+: $2,500 Lifetime Maximum.
Sudden and Unexpected Recurrence of a Pre-existing Condition - Medical *(for non-U.S. citizens only)*	Up to age 65: $50,000 Lifetime Maximum for eligible medical expenses. Age 65+: $2,500 Lifetime Maximum.
Sudden and Unexpected Recurrence of a Pre-existing Condition - Emergency Medical Evacuation	Up to $25,000 of eligible costs and expenses
Incidental Home Country Coverage	Up to a cumulative two weeks
End of Trip Home Country Coverage	One month for every five months of travel coverage purchased, up to a maximum of two months
Trip Interruption	Up to $5,000
Common Carrier Accidental Death	$50,000 to beneficiary; maximum of $250,000 per family
Accidental Death & Dismemberment	$25,000 principle sum
Lost Luggage	Up to $50 per item of personal property; maximum of $250
AD&D Donation	$5,000 benefit is paid to an environmental organization that positively impacts Global Conservation
OPTIONAL RIDERS	
Eco Sports Rider *(Available to insureds up to age 65.)*	Age 0-49: $50,000 Lifetime Maximum; Age 50-59: $30,000 Lifetime Maximum; Age 60-64: $15,000 Lifetime Maximum
Enhanced AD&D Rider *(Available on the individual plan only. Available to the primary insured only.)*	Up to an additional $400,000
Citizenship Return Rider	Up to the Maximum Limit
Evacuation Plus Rider *(Available on the individual plan only.)*	Up to age 65. Non Life-threatening Medical Evacuation: Up to a maximum of $25,000. Natural Disaster Evacuation: Up to a maximum of $5,000.
Chaperone/Faculty Leader Replacement Rider *(Available on the group plan only.)*	Up to $3,000 for round trip economy airline ticket

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