

Outreach Group Travel Medical InsuranceSM



Short-term travel medical insurance for missionary groups

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WWW.IMGGLOBAL.COM

Rates and Options

Ages 0 - 29

Deductibles									
	\$0 Deductible			\$100 Deductible			\$250 Deductible		
Maximum Benefit	Daily Medical Cost	Daily Assistance Fee	Total Daily Rates	Daily Medical Cost	Daily Assistance Fee	Total Daily Rates	Daily Medical Cost	Daily Assistance Fee	Total Daily Rates
Option 1: \$100,000 Max	\$0.98	\$0.30	\$1.28	\$0.82	\$0.30	\$1.12	\$0.72	\$0.30	\$1.02
Option 2: \$250,000 Max	\$1.09	\$0.30	\$1.39	\$0.92	\$0.30	\$1.22	\$0.80	\$0.30	\$1.10
Option 3: \$500,000 Max	\$1.18	\$0.30	\$1.48	\$1.00	\$0.30	\$1.30	\$0.88	\$0.30	\$1.18

Ages 30 - 79

Deductibles									
	\$0 Deductible			\$100 Deductible			\$250 Deductible		
Maximum Benefit	Daily Medical Cost	Daily Assistance Fee	Total Daily Rates	Daily Medical Cost	Daily Assistance Fee	Total Daily Rates	Daily Medical Cost	Daily Assistance Fee	Total Daily Rates
Option 1: \$100,000 Max	\$1.18	\$0.30	\$1.48	\$1.00	\$0.30	\$1.30	\$0.88	\$0.30	\$1.18
Option 2: \$250,000 Max	\$1.56	\$0.30	\$1.86	\$1.33	\$0.30	\$1.63	\$1.19	\$0.30	\$1.49
Option 3: \$500,000 Max	\$1.68	\$0.30	\$1.98	\$1.44	\$0.30	\$1.74	\$1.28	\$0.30	\$1.58

Plan Overview

- § Our broad international network of more than 17,000 preferred medical facilities and physicians
- § Rates shown are per day per insured person
- § Based upon the Group Outreach Travel Plan—no modifications
- § Certificate will be issued on an annual basis
- § Available to anyone traveling outside the U.S., as well as those visiting the U.S.
- § The maximum benefit for members ages 70-79 will be limited to \$100,000, regardless of what maximum the group has selected. The premium charged will be the same as the group rates

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Benefits Summary

The following is a schedule of benefits for Outreach Group. The plan covers the Usual, Reasonable and Customary (URC) charges for eligible expenses in the area where you receive treatment. All amounts shown are in U.S. dollars.

Coverage Limit / Maximum Amount for Eligible Medical Expenses			
Period of Coverage	Up to 12 months		
Benefit Period	3 months		
§ Refer to the BENEFIT PERIOD provision for further details			
Period of Coverage limit	§ Ages 14 days through age 69: \$50,000, \$100,000, \$250,000, \$500,000 or \$1,000,000		
§ As indicated on the Declaration	§ Ages 70 to 79: \$100,000		
Area of Coverage	Worldwide excluding the Insured Person's Country of Residence		
Benefit Plan Features			
Benefit Levels	United States	United States	International
	In-Network	Out-of-Network	International
Deductible for Eligible Medical Expenses			
Deductible	\$0, \$100, or \$250 per Insured Person, As indicated on the Declaration		
Coinsurance for Eligible Medical Expenses			
Coinsurance	Plan pays 90%	Plan pays 80%	Plan pays 100%
§ In addition to Deductible	Insured pays 10%	Insured pays 20%	Insured pays 0%
Out of Pocket Maximum	\$1,000	\$2,000	\$0
Precertification			
§ Interfacility Ambulance Transfer: No coverage if Precertification requirements are not met.			
§ Treatments & supplies: 50% reduction of Eligible Medical Expenses if Precertification requirements are not met.			
§ Deductible is taken after reduction.			
§ Coinsurance is applied to remainder of the reduced amount.			
§ Refer to the PRECERTIFICATION REQUIREMENTS provision for a complete list of services that require Precertification			
Sudden and Unexpected Reoccurrence of Pre-existing Conditions			
§ For Insured Persons up to age sixty-five (65) with a Primary Health Plan: up to the Maximum Limit			
§ For Insured Persons up to age sixty-five (65) without a Primary Health Plan: Maximum Limit: \$20,000			
§ For Insured Persons age sixty-five (65) and older: Maximum Limit: \$2,500			
Emergency Hospital Admission Direct Transfer from Emergency Medical Evacuation			
Emergency Hospital Admission directly following an approved Emergency Medical Evacuation where the Illness or Injury is not otherwise eligible for benefits under this insurance.			
Maximum Limit: \$20,000			
The Maximum Limit is not in addition to any other Maximum Limit for any other covered Illness or Injury, including but not limited to the Sudden and Unexpected Reoccurrence of a Pre-existing Condition Maximum Limit.			

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Inpatient or Outpatient Services			
Subject to Deductible and Coinsurance unless otherwise noted			
Eligible Medical Expenses are limited to Usual, Reasonable and Customary			
Limits per Period of Coverage unless stated as Maximum Limit			
Benefit	In-Network	Out-of-Network	International
Eligible Medical Expenses	90%	80%	100%
Physician Visits / Services	90%	80%	100%
Hospital Emergency Room: United States			
§ Injury: Not subject to Emergency Room Deductible			
§ Illness: Subject to a \$250 Deductible for each Emergency Room visit for Treatment that does not result in a direct Hospital admission	90%	80%	Not Applicable
Hospital Emergency Room: International	Not Applicable	Not Applicable	100%
Hospitalization / Room & Board			
§ Average semi-private room rate	90%	80%	100%
§ Includes nursing services, miscellaneous and Ancillary services			
Intensive Care	90%	80%	100%
Outpatient Surgical / Hospital Facility	90%	80%	100%
Laboratory	90%	80%	100%
Radiology / X-ray	90%	80%	100%
Chemotherapy / Radiation Therapy	90%	80%	100%
Pre-admission Testing	90%	80%	100%
Surgery	90%	80%	100%
Reconstructive Surgery			
§ Surgery is incidental to or follows Surgery that was covered under the Plan	90%	80%	100%
Assistant Surgeon			
§ 20% of the primary surgeon's eligible fee	90%	80%	100%
Anesthesia	90%	80%	100%
Durable Medical Equipment	90%	80%	100%
Chiropractic Care			
§ Medical order or Treatment plan required	90%	80%	100%
Physical Therapy			
§ Medical order or Treatment plan required	90%	80%	100%
Extended Care Facility			
§ Upon direct transfer from an acute care Facility	90%	80%	100%
Home Nursing Care			
§ Provided by a Home Health Care Agency	90%	80%	100%
§ Upon direct transfer from an acute care Facility			

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Prescriptions
 Subject to Deductible and Coinsurance unless otherwise noted
 Eligible Medical Expenses are limited to Usual, Reasonable and Customary
 Limits per Period of Coverage unless stated as Maximum Limit

Benefit	In-Network	Out-of-Network	International
Prescriptions	90%	80%	100%
§ Dispensing limit per prescription: 90 days			

Emergency Services
 NOT Subject to Deductible and Coinsurance unless otherwise noted
 Eligible Medical Expenses are limited to Usual, Reasonable and Customary
 Limits per Period of Coverage unless stated as Maximum Limit

Benefit	In-Network	Out-of-Network	International
Emergency Local Ambulance			
§ Subject to Deductible and Coinsurance	90%	80%	100%
§ Injury			
§ Illness resulting in an Inpatient Hospital admission			
Interfacility Ambulance Transfer			
§ Transfer must be a result of an Inpatient Hospital admission	100%	100%	100%

Other Services
 NOT Subject to Deductible and Coinsurance unless otherwise noted
 Eligible Medical Expenses are limited to Usual, Reasonable and Customary
 Limits per Period of Coverage unless stated as Maximum Limit

Benefit	In-Network	Out-of-Network	International
Accidental Death & Dismemberment			
Accidental Death: 100% of Principal Sum			
Dismemberment:			
		Accidental Loss	Percent of Principal Sum
§ Principal Sum Maximum Limit: \$25,000		Sight of one eye	50%
§ Death must occur within 90 days of the Accident		One hand or one foot	50%
		One hand and the loss of sight of one eye	100%
		One foot and the loss of sight of one eye	100%
		One hand and one foot	100%
		Both hands or both feet	100%
		Sight of both eyes	100%
Common Carrier Accidental Death			
§ Maximum Limit per adult: \$50,000	100%	100%	100%
§ Maximum Limit per Family: \$250,000			
Emergency Dental Treatment			
§ Subject to Deductible and Coinsurance	100%	100%	100%
§ Limit: \$100			
§ Accident Related			
Traumatic Dental Injury			
§ Subject to Deductible and Coinsurance	100%	100%	100%
§ Treatment at a Hospital due to an Accident			
§ Additional Treatment for the same Injury rendered by a Dental Provider will be paid at 100%			
Hospital Indemnity			
§ Overnight limit: \$100			
§ Maximum nights: 10	100%	100%	100%
§ Outside Insured Person's Country of Residence and the United States			
§ Inpatient Hospitalization only			

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Other Services			
NOT Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit			
Benefit	In-Network	Out-of-Network	International
Identity Theft \$ Limit: \$500	100%	100%	100%
Incidental Trip \$ Maximum days: 14 \$ Refer to the INCIDENTAL TRIP provision for further details	100%	100%	100%
Lost Luggage \$ Limit: \$250 \$ Limit: \$50 per item	100%	100%	100%
Natural Disaster \$ Limit per day: \$100 \$ Maximum days: 5	100%	100%	100%
Terrorism \$ Maximum Limit: \$50,000			
Trip Interruption \$ Limit: \$5,000	100%	100%	100%

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Outreach Assistance Services

Emergency Medical Transport Services

In a medical emergency, IMG provides Emergency Medical Transport Services that have a proven track record of helping travelers get the care they need. IMG also helps contain program costs and coordinates communications across borders and constitutes every step of the way home.

<p>Emergency Medical Evacuation § \$500,000 Combined Single Limit (CSL)</p>	<p>If IMG determines after consultation with the local attending Legally Qualified Physician that transportation to a Hospital or medical facility is Medically Necessary to treat an unforeseen Sickness or Injury which is acute or life threatening, and adequate Medical Treatment is not available in the immediate area, IMG will coordinate and provide transportation to the closest Hospital or medical facility capable of providing that treatment.</p>
<p>Return of Dependent Children § Included in CSL</p>	<p>If, while traveling, Dependent Children of a Member are left unattended as a result of a Member's hospitalization due to an unforeseen Sickness or Injury which is acute or life-threatening, IMG will coordinate and provide transportation to return the Member's Dependent Children to either the Member's Home or their own Home. If needed, IMG will coordinate and provide the services of a qualified escort to accompany the Dependent Children. This is not available to an Expatriate who is within 100 miles of their primary residence in their country of permanent assignment</p>
<p>Repatriation of Mortal Remains § Included in CSL</p>	<p>In the event of a Member's death while traveling, IMG will arrange and coordinate the preparation and transportation of the Member's remains to his or her place of residence or to the place of burial.</p>
<p>Return of Traveling Companion § Included in CSL</p>	<p>If a Member is hospitalized due to an unforeseen Sickness or Injury which is acute or life-threatening, IMG will coordinate and provide a one-way economy airfare ticket for one of your Traveling Companions to accompany the Member on the Member's Medical Evacuation or Medical Repatriation trip to their Home or medical facility near their Home. This is not available to an Expatriate who is within 100 miles of their primary residence in their country of permanent assignment.</p>
<p>Medical Repatriation § Included in CSL</p>	<p>If IMG determines after consultation with the local attending Legally Qualified Physician that it is Medically Necessary for a Member to return to his or her place of permanent residence because of a hospitalization of an unforeseen Sickness or Injury which is acute or life-threatening, IMG will coordinate and provide transportation to return the Member to his or her permanent residence via:</p> <ul style="list-style-type: none"> § one-way Economy Transportation; or § commercial upgrade based on a Member's condition as recommended by the local attending Legally Qualified Physician and approved by IMG. <p>If IMG determines after consultation with the local attending Legally Qualified Physician that it is Medically Necessary for a Member to return to his or her place of permanent residence for continued treatment of an unforeseen Sickness or Injury which is acute or life-threatening, IMG will coordinate and provide transportation to transport the Member to the Hospital or medical facility closest to the Member's permanent place of residence capable of providing that treatment.</p>
<p>Visit of Family Member/Friend (Reunion) § Included in CSL</p>	<p>In the event a Member is traveling alone and is hospitalized due to an unforeseen Sickness or Injury which is acute or life-threatening and an Emergency Evacuation or Repatriation is not imminent or the Member dies while on the Trip, upon IMG's determination, IMG will coordinate and provide a one round-trip economy airfare ticket to bring a person of the Member's choice to the Member's location. This is not available to an Expatriate who is within 100 miles of their primary residence in their country of permanent assignment.</p>
<p>Dispatch of a Physician § Up to \$2,500</p>	<p>If the local attending Legally Qualified Physician and IMG cannot adequately assess the Member's need for Medical Evacuation and Transportation, IMG will coordinate, provide and dispatch a Physician to assist in the assessment.</p>
<p>Vehicle Return</p>	<p>In the case of a medical evacuation, medical repatriation, or return of remains, IMG can coordinate the return of a member's unattended vehicle to their home or place of rental. The vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. Any costs required to maintain the safe operation of the vehicle(s) during the return will be the member's responsibility. The request for the vehicle return service must occur at the time of medical evacuation, medical repatriation, or return of remains.</p>

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Security Assistance Services

Security and safety may be a traveler's biggest concern while away from home. Give your travelers hands-on guidance and peace of mind in the event of safety threats. Security evacuation services outlined in this section are offered to the members for up to 4 days of security evacuation coordination.

Emergency Political Evacuation

§ \$100,000 per member

§ \$20,000 security case management fees

In the event of a threatening Security or Political Emergency Situation due to governmental or social upheaval at the Member's location IMG will coordinate and provide transportation to remove the Member from the area. Emergency Political Evacuation/Repatriation services are provided by IMG security personnel to the nearest safe location and then to the Member's Primary Home if needed. The decision to Emergency Political Evacuate/Repatriate due to a Security or Political Emergency Situation will be made by IMG security personnel in consultation with local governments and security analysts. This service is only available when the Member is traveling on a scheduled trip one hundred (100) miles or more from their Primary Residence and their campus of Assignment and the Member cannot obtain commercial transportation to the nearest safe location within a time period which will enable the Member to leave the foreign country in time to avert imminent bodily harm or to comply with the time allowed to leave the foreign country pursuant to the orders of the recognized government of that foreign country.

In the event a Member is in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits IMG's ability to fully provide services, IMG shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service. IMG cannot be held responsible for failure to provide services or for delays caused by strikes or other conditions beyond its control including, but not limited to, flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.

IMG retains the discretion to limit one (1) emergency evacuation and or repatriation attributable to any single political emergency situation.

Natural Disaster

§ Included in above limits

In the event of a Natural Disaster Situation, IMG will on a best-effort basis coordinate and provide for a Member's evacuation from a safe departure point we designate to a safe haven of our selection. If evacuation becomes impractical due to hostile or dangerous conditions, IMG will maintain contact with the Member and advise the Member until evacuation becomes viable or the Natural Disaster Situation has passed. This service is only available when the Member is traveling on a scheduled trip one hundred (100) miles or more from their Primary Residence and their campus of Assignment.

IMG will only coordinate and arrange for a Natural Disaster Situation evacuation up to and including seven (7) days from the date of the official disaster declaration issued.

Additional fees may apply.

IMG will provide medical transportation and political and natural disaster transportation outlined in this proposal with service maximums as defined above. Political or natural disaster services may incur an additional case fee.

Services available if traveling 100 miles or more from primary residence or in a foreign country.



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Claims Procedure

Precertification

Each proposed hospital admission, in-patient or out-patient surgery, and other procedures as noted in the Certificate of Insurance must be Pre-certified for medical necessity, which means the Insured Person or their attending physician must call the number listed on the IMG Identification Card prior to admittance to a hospital or performance of a surgery. In case of an Emergency Admission, the Precertification call must be made within 48 hours of the admission, or as soon as reasonably possible. If a hospital admission or a surgery is not Pre-certified, eligible claims and expenses will be reduced by 50%. It is important to note that Precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. All eligible medical expenses must meet usual, reasonable, and customary guidelines. Please refer to the Certificate of Insurance for full details of the Precertification requirements.

Note: An Insured Person may begin the Precertification process through MyIMG or the information section of our Web site. Simply look for the Precertification option. You will be asked to provide the required information, which can then be submitted electronically to IMG. Once we have confirmed receipt of your request, our utilization management and review team will review the information provided and respond to the insured person or the provider within two business days. Please note that this online service will only initiate the Precertification process, and it should not be used to precertify emergency admissions, procedures, or evacuations.

Claim Payment

All benefits payable under this program are subject to the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). To make claim processing efficient, claims may be paid in two ways:

1. Eligible claims that have been paid by or on behalf of the Insured Person will be reimbursed by check directly to the Insured Person.
2. Eligible claims that have not yet been paid by the Insured Person will, at the discretion of IMG, be made either to the Insured Person or directly to the provider.

**FOR PRECERTIFICATION,
EMERGENCY EVACUATION
AND REPATRIATION CALL IMG:**

Phone: +1.317.655.4500

MAIL COMPLETED CLAIM FORMS TO:

International Medical Group

Attn: Claims Department

P.O. Box 9162

Farmington Hills, MI 48333-9162 USA

EMAIL COMPLETED CLAIM FORMS TO:

customercare@imglobal.com

IMG MAY ALSO BE CONTACTED:

Fax: 1.317.655.4505

E-mail: insurance@imglobal.com

Please send sensitive information by secure means only.

All IMG contact numbers, claim forms and Certificate Wordings will be included in the fulfillment kit.



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Proposal Conditions & Assumptions

1. **Effective Date:** This proposal is made on [insert date] with an assumed effective date of [insert effective date]. The proposal will expire in 30 days. This is not an offer, but an invitation for you to make an offer, which may or may not be accepted by IMG.
2. **Area of Coverage:** Coverage is provided Worldwide excluding Insured Person's Country of Residence.
3. **Eligibility:** The following conditions apply to all persons applying for and or enrolling in Outreach. You must:
 - a. Be a full-time missionary, the spouse of the full-time missionary, or a dependent traveling with the full-time missionary
 - b. On the Effective Date and on subsequent renewal dates, must have legally departed the Country of Residence and legally entered the Destination Country.
 - c. Not be pregnant, hospitalized, disabled, or HIV+ on the initial effective date.
4. **Enrollment:** A signed Application will be required for the group to be considered. Any missing information from the Application form will delay the underwriting process.
5. **Rate Guarantee:** Rates will be guaranteed for 12 (twelve) months. Individual's requiring coverage exceeding 12 (twelve) months will be renewed at the prevailing rate following their initial 12 (twelve) month Period of Insurance.
6. **Payment:** A minimum of the first month's premium is required in order for an approved group to become effective.
7. **Providers:** This insurance is a "Reimbursement Contract" and insured patients are required to file a claim form with IMG in order to receive reimbursement for eligible medical expenses. If a direct billing agreement is in place with the provider or the provider agrees to send IMG an itemized billing statement, then the provider may not require advance payment from the patient. In the United States IMG has contracted with an independent Preferred Provider Organization (PPO) and outside of the United States IMG has contracted directly with certain providers. Provider information is available at our website.
8. **Summary of Benefits:** All coverage and benefits in this Policy are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided. Eligible medical expenses are limited to usual, reasonable and customary. The Certificate of Insurance does contain a pre-existing condition exclusion and does not cover losses or expenses related to and/or traceable to a condition existing prior to the effective date. For complete details of the coverage, a sample Certificate of Insurance can be requested from the Company.



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Additional Terms and Conditions

Precertification

The following treatment and/or supplies must always be pre-certified for Medical Necessity by the Company through the Plan Administrator:

- § Chemotherapy
- § Extended Care Facility
- § Home Nursing Care
- § Inpatient Hospitalization
- § Interfacility Ambulance Transfer
- § Radiation Therapy
- § Surgery or Surgical procedure

Assistance Services

- § Travelers are eligible when traveling 100 miles or more from their primary residence or in another country.
- § Medical Transportation Services:
 - All transportations must be coordinated by IMG
 - IMG will not be responsible for medical transportations that are not coordinated by IMG
- § Services are not available to the traveler for sickness, injuries, or losses resulting from:
 - Normal childbirth, normal pregnancy (except complications of pregnancy), or voluntary induced abortion; or
 - A member's mental or nervous condition, unless hospitalized; or
 - Traveling against the advice of a physician; or
 - Traveling for the purpose s of securing medical treatment;
- § All political, natural disaster, or security evacuation services will be coordinated and provided by IMG or its security partner
- § Evacuation services are provided to the nearest safe location and then to covered person's resident country, if needed
- § IMG will not be responsible for political or natural disaster evacuations that are not coordinated and provided by IMG or its security partner
- § "Natural Disaster Situation" means an event occurring directly out of an event of natural cause, including wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe damage such that the government of the host country issues an official disaster declaration and determines the affected area to be uninhabitable. Natural Disaster does not include the direct or indirect effect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where:
 - The path of the named storm deviates by a distance of greater than 200 miles within a 72-hour period from the path forecast by a national recognized meteorological service; or less than 72 advance hours' notice of a potential landfall for a named storm exists.
- § In no event, shall a Natural Disaster be deemed to apply to a marine vessel, ship or watercraft of any kind and "Security or Political Emergency Situation" shall mean:
 - Officials of the foreign country or the embassy of the country or the embassy of the country with which the member is a national has issued for reasons other than medical, a recommendation that categories of persons which include the member should leave the foreign country; and/or
 - The member is being expelled or declared persona non-grata on the written authority of the recognized government of the foreign country for reasons other than medical; and/or
 - The political and military events in the foreign country has created a situation in which the member is in danger of imminent bodily harm, other than from a medical situation to the extent that the member must be removed from the foreign country
- § Services are not available to the extent they would expose IMG or any of its insurers to any sanction, prohibition or restriction under U.N. resolutions or the trade or economic sanctions, laws or regulations of the E.U., U.K. or U.S.A.
- § Services are not available when a member's Host Country that has been declared Level 4 Travel Advisory by the U.S. State Department prior to the member's Scheduled Departure Date.



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