

Outreach Group Travel Medical InsuranceSM



As managing general underwriter and insurance plan administrator, International Medical Group[®], Inc. (IMG[®]) would like to thank you for making Outreach Group Travel Medical Insurance your international insurance choice. Our team of professionals is available to assist you with your medical needs should they arise.

Enclosed in your insurance packet you will find the following items:

1. **Declaration of Insurance:** This declaration includes the specific policy provisions. We recommend that you review these documents closely and notify IMG or your agent, if you have any questions. Your complete Declaration of Insurance includes all of the following:

Declaration Page – contains your personal identification information as well as certain terms of your coverage, including Certificate Number, Effective and Expiration Dates, Premium information, as well as Deductible purchased.

Certificate of Insurance - contains a complete outline and certification of coverage under the Master Policy, including definitions and other provisions that are intended to help you understand the various terms and conditions which apply to the coverage you have purchased, including benefits, exclusions, eligibility requirements, and limitations.

2. **Identification Card:** Please keep your identification card with you at all times and present it to your health care provider if/when you seek medical treatment. Your identification card contains important telephone numbers for Precertification purposes (please refer to the applicable provisions of your Certificate of Insurance for Precertification details). Your provider may offer to Precertify for you, however, it is ultimately your responsibility to see that the appropriate requirements are met.
3. **Claim Filing Instructions and Claim Form:** In the event that you need to file a claim for benefits, these documents will assist you in filing a Proof of Claim, and will help you understand the various terms and conditions of the coverage you have purchased. Specific provisions regarding the filing of Proofs of Claim can be found in the enclosed Certificate.
4. **Privacy Policy:** Please review IMG's corporate policy regarding your privacy.

Underwriter

As the insurance carrier for the Outreach Group Travel Medical Insurance plan, SIRIUS International Insurance Corporation (publ) offers the financial security and reputation demanded by international consumers. Rated A (excellent) by A.M. Best and A- by Standard & Poor's, Sirius International shares IMG's vision of the international marketplace and offers the stability of a well-established insurance company.

Pre- Certification Provisions

All proposed Hospital admissions and Surgeries, whether Inpatient or Outpatient must be Precertified. Please review your Certificate for details. The Insured Person or attending Physician must call the number listed on the insurance identification card prior to admittance to the Hospital or performance of a Surgery. The Physician and/or Insured Person will be provided written confirmation of the Precertification. In the event of an Emergency admission or procedure, the Precertification request must be made within 48 hours or as soon as reasonably possible. Precertification is not a guarantee of benefits. ***Failure to Precertify a Hospital admission or Surgery will result in a reduction of payment for Eligible Medical Expenses by fifty percent (50%).***

Note: You may begin the Precertification process at IMG's website, www.imglobal.com, which may help to make the process more accommodating and efficient. Simply click the "Current Clients" title, then click the "Initiate Precertification" option. You will be asked to complete various information fields which can then be submitted electronically, via email, to IMG. The Medical Department at IMG will notify you upon receipt of your email. Once we have received your initial communication, our medical team will review the information you have provided, and will respond to you and/or your provider within 48 business hours. Please note that this online service will only **initiate** the Precertification process, and it should not be used to precertify Emergency admissions or procedures. Additional medical information regarding your proposed treatment or diagnosis may be required.

Pre-Existing Exclusion

There is no coverage for any injury, physical defect, infirmity, medical condition, or chronic or recurring illness or mental or nervous disorder which **existed at or during the three years prior to** the initial effective date of your insurance. Pre-Existing Condition also includes any complications or consequences associated with these conditions. Following are a few examples of how this provision may be applied:

Example of Illness Covered:

- Your effective date is January 1, 2005.
- You see a doctor on February 13, 2005 for abdominal pain.
- The doctor diagnoses you with appendicitis.
- This condition began after the effective date of coverage and may be covered.

Example of Illness Not Covered:

- Your effective date is January 1, 2005.
- You see your doctor on February 13, 2005 for chest pain.
- Your doctor diagnoses you with angina (heart pain).
- A cardiac catheterization reveals obstructed coronary arteries.
- Coronary artery by-pass surgery is recommended on an emergency basis.
- This condition began prior to the effective date of coverage and would not be covered

These examples are intended to outline how the Pre-Existing Condition clause applies to a given situation. Please keep in mind that each medical situation is different and will be handled accordingly.

The information summarized above is provided to help you understand various provisions of the coverage you have purchased, and in no way represents all the provisions, conditions and exclusions which apply. Please refer to your Declaration of Insurance for more details. The Declaration of Insurance is not an insurance policy. It is an outline of the insurance provided to you by the Master Policy identified in your Certificate of Insurance. It does not extend or change the coverage provided by such Master Policy.

Once again we thank you for the opportunity to serve your International Insurance needs.

Sincerely,

The Staff of International Medical Group, Inc.

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