



# Patriot Travel Medical Insurance®

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## Plan Information & Benefits

Patriot Travel Medical Insurance is designed to meet the needs of international travelers looking for temporary medical insurance coverage while traveling outside of their home country. In addition to medical benefits, the plan includes coverage for emergency medical and political evacuation, repatriation, and a choice of deductibles and plan maximums up to \$2,000,000. Patriot Group Travel Medical Insurance 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 Travel and Patriot 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	
<b>Maximum Limits</b>	\$50,000, \$100,000, \$500,000, \$1,000,000, \$2,000,000
<b>Individual Deductible</b>	\$0, \$100, \$250, \$500, \$1,000, \$2,500
<b>Coinsurance - for treatment received outside the U.S. &amp; Canada</b>	No Coinsurance
<b>Coinsurance - for treatment received within the U.S. &amp; Canada</b>	<b>In the PPO Network</b> - The plan pays 90% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit. <b>Out of the PPO Network</b> - The plan pays 80% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit.
<b>Benefit Period</b>	Six months
<b>MyIMG<sup>SM</sup></b>	24 hour secure access from anywhere in the world to manage your account at anytime
<b>World-class Medical Benefits</b>	Coverage available for in-patient and out-patient medical expenses
<b>International Emergency Care</b>	A wide range of international emergency benefits available including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more
MEDICAL BENEFITS	
<b>Hospital Room and Board</b>	Up to the Maximum Limit for average semi-private room rate
<b>Intensive Care</b>	Up to the Maximum Limit
<b>Medical Expenses</b>	Up to the Maximum Limit
<b>Out-patient Medical Expenses</b>	Up to the Maximum Limit
<b>Local Ambulance</b>	Up to the Maximum Limit
<b>Prescription Drugs</b>	Up to the Maximum Limit
<b>Emergency Room Accident</b>	Up to the Maximum Limit
<b>Emergency Room Illness with In-patient Admission</b>	Up to the Maximum Limit
<b>Emergency Room Illness without In-patient Admission</b>	Up to the Maximum Limit with additional \$250 deductible
<b>Dental - Injury Due to Accident</b>	Up to the Maximum Limit
<b>Dental - Sudden Dental Emergency</b>	Up to \$100
<b>Hospital Daily Indemnity</b>	Up to \$100 per night up to a maximum of 10 days

INTERNATIONAL EMERGENCY CARE	
<b>Emergency Medical Evacuation</b>	Up to \$500,000 Lifetime Maximum <i>(independent of the Maximum Limit)</i>
<b>Emergency Reunion</b>	Up to \$50,000
<b>Return of Mortal Remains or Cremation/Burial</b>	Up to \$50,000 for Return of Mortal Remains or \$5,000 for Cremation/Burial
<b>Return of Minor Children</b>	Up to \$50,000
<b>Political Evacuation</b>	Up to \$10,000
<b>Natural Disaster</b>	\$100 per day for five days
<b>Identity Theft Assistance</b>	Up to \$500 per Period of Coverage
ADDITIONAL BENEFITS	
<b>Terrorism</b>	Up to \$50,000 Lifetime Maximum
<b>Sports &amp; Activities Coverage</b>	Up to the Maximum Limit for basic sports
<b>Sudden and Unexpected Recurrence of a Pre-existing Condition - Medical</b> <i>(for U.S. citizens only)</i>	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.
<b>Sudden and Unexpected Recurrence of a Pre-existing Condition - Medical</b> <i>(for non-U.S. citizens only)</i>	Up to age 65: \$50,000 Lifetime Maximum for eligible medical expenses. Age 65+: \$2,500 Lifetime Maximum
<b>Sudden and Unexpected Recurrence of a Pre-existing Condition - Emergency Medical Evacuation</b>	Up to \$25,000 of eligible costs and expenses
<b>Incidental Home Country Coverage</b>	Up to a cumulative two weeks
<b>End of Trip Home Country Coverage</b>	One month for every five months of travel coverage purchased, up to a maximum of two months
<b>Trip Interruption</b>	Up to \$5,000
<b>Common Carrier Accidental Death</b>	\$50,000 to beneficiary; maximum of \$250,000 per family
<b>Accidental Death &amp; Dismemberment</b>	\$25,000 principle sum
<b>Lost Luggage</b>	Up to \$50 per item of personal property; maximum of \$250
OPTIONAL RIDERS	
<b>Adventure Sports Rider</b> <i>(Available to insureds up to age 65.)</i>	Age 0-49: \$50,000 Lifetime Maximum; Age 50-59: \$30,000 Lifetime Maximum; Age 60-64: \$15,000 Lifetime Maximum
<b>Enhanced AD&amp;D Rider</b> <i>(Available on the individual plan only. Available to the primary insured only.)</i>	Up to an additional \$400,000
<b>Citizenship Return Rider</b>	Up to the Maximum Limit
<b>Evacuation Plus Rider</b> <i>(Available on the individual plan only.)</i>	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.
<b>Chaperone/Faculty Leader Replacement Rider</b> <i>(Available on the group plan only.)</i>	Up to \$3,000 for round trip economy airline ticket

For more information, please contact:

