



INTERNATIONAL MEDICAL GROUP

Plan Administrator

International Medical Group®, Inc.
P.O. Box 88509
2960 North Meridian Street
Indianapolis, IN 46208-0509 USA

For marketing questions, please call 1.866.368.3724
For all other inquiries, please call 1.800.628.4664 or 1.317.655.4500
Fax: 1.317.655.4505
Email: insurance@imglobal.com
www.imglobal.com

As the Plan Administrator for Patriot Multi-TripSM, IMG acts as the authorized agent for and on behalf of Sirius International.



Plan Underwriter

These Patriot Multi-Trip plans are surplus lines products underwritten by Sirius International Insurance Corporation (publ). Sirius International is rated A (excellent) by A.M. Best and A- by Standard & Poor's (at the time of printing). Sirius International is a White Mountains Re company.

IMG, International Medical Group, the IMG block design logo, imglobal, Patriot, Patriot Multi-Trip, Coverage Without Boundaries and Global Peace of Mind are the trademarks, service marks and/or registered marks of International Medical Group, Inc.

Sirius, Sirius International, and the Sirius design logo are the trademarks, service marks and/or registered marks of Sirius International Insurance Corporation (publ).

CONTACT INFORMATION

Producer Contact Information:

© 2007-2011 International Medical Group, Inc.
All rights reserved.

*2011 rates will be held
through January 14, 2013!*

Patriot Multi-TripSM

Medical insurance for individuals taking multiple trips annually



INTERNATIONAL MEDICAL GROUP



Why Consider Travel Insurance?



As someone who travels frequently throughout the year, you have plenty of responsibilities. You don't want to think about your medical coverage while you're abroad. But what would happen if you became ill or injured during your trip?

Most people assume they will be covered by their standard medical plan. The truth is, while traditional plans offer adequate domestic coverage,

they are not designed for international travel.

You have enough to worry about when you're traveling. Don't let your medical coverage be an uncertainty. International Medical Group® (IMG®) has developed two Patriot Multi-TripSM plans to provide you Coverage Without Boundaries® so you can spend more time enjoying your international experience, and spend less time worrying about your medical security.

Why Patriot Multi-Trip?

The two Patriot Multi-Trip plans offer a complete package of international benefits available 24 hours a day. **Patriot Multi-Trip International** is a plan for U.S. citizens that take multiple trips annually outside the U.S., while **Patriot Multi-Trip America** is a plan for non-U.S. citizens that take multiple trips annually outside of their home country. Both plans provide coverage for you, your spouse and/or children for each trip taken outside your home country during a period of 12 months with renewability up to three years, in accordance with the terms of the plan.

Additionally, the plans offer excellent benefits and services to meet your global needs. You have access to international, multi-lingual customer service centers, claims administrators who process claims from all over the world, handling virtually every language and currency, and 24 hour access to highly qualified coordinators of emergency medical services and international treatment. You also have access to more than 17,000 providers through our International Provider AccessSM (IPA) when seeking treatment outside the U.S. You can also reduce your out-of-pocket costs when seeking treatment in the U.S. by locating providers through the independent Preferred Provider Organization.

A Unique, Full-Service Approach



At IMG, we know that the reasons to travel abroad are many and varied - that's why our services are designed to provide you with the security you need no matter where you are. Our goal is to make the medical process smooth and efficient. By providing global products and services to vacationers, those working or living abroad for short or extended periods, people traveling frequently between countries, and those who maintain multiple countries of residence, IMG is the single resource for all your international travel needs.

How we service and support your needs is what sets us apart. Since 1990, we've served more than a million people around the globe - always focused on the specific needs of each individual. We've set the benchmark for industry service levels by integrating independent credentialing services with in-house, fully owned and operated service divisions. At IMG, we're with you, wherever you go - bringing support for all your insurance needs around the globe - providing you Global Peace of Mind®.

PLAN INFORMATION & HIGHLIGHTS

Maximum Limit	\$1,000,000
Maximum Limit for travelers who are 70-75	\$50,000
Individual Deductible	\$250 per each covered illness
Coinsurance - for treatment received outside the U.S. & Canada	No Coinsurance
Coinsurance - for treatment received within the U.S. & Canada	<u>In the PPO Network</u> - The plan pays 90% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit <u>Out of the PPO Network</u> - The plan pays 80% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit
MyIMG SM	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

SCHEDULE OF BENEFITS

All coverages, benefits and premium amounts shown in this booklet are in U.S. dollars.

MEDICAL BENEFITS

Usual, reasonable and customary charges. Subject to deductible and coinsurance when applicable.

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
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 Pain	Up to \$100
Pre-existing Conditions	Up to \$5,000 per period of coverage

INTERNATIONAL EMERGENCY CARE

When coordinated through the Plan Administrator.

Emergency Medical Evacuation	Up to the Maximum Limit
Emergency Reunion	Up to \$15,000
Return of Mortal Remains	Up to \$25,000
Return of Minor Children	Up to \$5,000
Political Evacuation	Up to \$10,000
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
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 luggage; maximum of \$250

The benefits on pages 3 and 4 are a summary only. Please see pages 7-10 for a list of descriptions.

PATRIOT MULTI-TRIP INTERNATIONAL RATES FOR U.S. CITIZENS

Rates are through age 75*

Maximum Trip Duration	30 Days	45 Days
Annual Premium	\$200	\$245
Spouse and two children	\$100	\$122
Each additional child	\$40	\$49

PATRIOT MULTI-TRIP AMERICA RATES FOR NON-U.S. CITIZENS

Rates are through age 75*

Maximum Trip Duration	30 Days	45 Days
Annual Premium	\$236	\$289
Spouse and two children	\$118	\$145
Each additional child	\$47	\$58

*The plan pays a Maximum Limit of \$50,000 for travelers who are 70-75 years old. Rates include surplus lines tax where applicable. Rates are effective through 8/1/2012.

CONDITIONS OF COVERAGE

- 1) The Period of Coverage is for one year from the effective date of the Certificate of Coverage.
- 2) Coverage and benefits are subject to the applicable deductible, and the other terms of the plan as contained in the complete Certificate Wording and Master Policy.
- 3) Coverage under the Patriot Multi-Trip plan is secondary to any other coverage or contractual benefits.
- 4) Coverage and benefits are for medically necessary, usual, reasonable and customary charges only. Benefits under the plan are available only for injuries and illnesses for which treatment is first obtained during the first 30 or 45 days of the trip based upon the plan chosen.
- 5) Charges must be administered or ordered by a physician.
- 6) Charges must be incurred during the Period of Coverage.
- 7) Claims must be presented to IMG for payment within the Period of Coverage, or during the three months immediately following the Period of Coverage.

ELIGIBILITY

- **(U.S. citizens)** You, your spouse and children are eligible for Patriot Multi-Trip International while traveling outside the United States if you: **1)** are under the age of 76, **2)** are covered by an individual or group medical plan, and **3)** travel outside the United States frequently throughout the year.
- **(Non-U.S. citizens)** You, your spouse and children are eligible for Patriot Multi-Trip America while traveling outside your home country if you: **1)** are under the age of 76, **2)** are covered by an individual or group medical plan, and **3)** travel outside your home country frequently throughout the year.

RENEWAL OF COVERAGE

The Patriot Multi-Trip plan may be renewed (unless there is a break in coverage) in increments of 12 months up to a maximum total of thirty-six (36) continuous months. Any one Period of Coverage may not exceed twelve (12) months. *Please note: Renewal rates may differ from initial rates.*

QUALITY GUARANTEE

Your satisfaction is very important to IMG. If you are not pleased with this product for any reason, you may submit a written request, prior to the effective date, for cancellation and refund of your premium.

ENROLLMENT PROCESSING & FULFILLMENT KIT

Application Forms are normally processed within 24 hours of receipt. Once processing is complete, the Company will mail a fulfillment kit to the mailing address listed on the Enrollment Form. The fulfillment kit will include an IMG Identification Card, IMG contact numbers, Claim Forms and your insurance certificate providing a complete description of your rights and benefits under the contract. *Please note: If you require express mail delivery, there is an additional charge listed on the Application Form.*

ONLINE FULFILLMENT KIT

For your convenience, you may choose to download your fulfillment kit from the IMG website rather than having it mailed to you. To do this, you must check the appropriate box listed on the Application Form. We **must** have your correct email address to complete this process. Once IMG has received and processed your Application Form, you will receive an email from IMG that contains all of the hyperlinks to easily obtain the fulfillment information through the Internet.

CLAIMS PROCEDURE

PRECERTIFICATION

Each proposed hospital admission, in-patient or out-patient surgery, and other procedures as noted in the Certificate Wording must be Precertified 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 Precertified, 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 Wording for full details of the Precertification requirements.

***Note:** You may begin the Precertification process through MyIMG or the Client Resources section of our website, www.imglobal.com. Simply look for the Precertification option. 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 Patriot Multi-Trip are subject to the provisions described in this brochure and as contained in the Certificate Wording and certificate of coverage. 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 option of IMG, be paid either to the Insured Person or directly to the provider.

Please mail completed claim forms to International Medical Group, P.O. Box 88500, Indianapolis, IN 46208-0500 USA. All IMG contact numbers, claim forms and Certificate Wordings will be included in the fulfillment kit. IMG may also be contacted by fax: 1.317.655.4505 or email: insurance@imglobal.com.

DESCRIPTION OF BENEFITS

The following is a partial list of benefits and terms that are offered on the Patriot Multi-Trip plans.

DEDUCTIBLE:

The deductible option is \$250 per each covered illness. This deductible is waived for claims incurred as a result of a covered accident.

EMERGENCY ROOM:

Charges incurred for the use of the Emergency Room due to an accident or illness are covered up to the Maximum Limit.

Charges incurred for the use of the Emergency Room for treatment of an illness are subject to an additional (extra) \$250 deductible if treatment does not require admittance to the hospital.



DENTAL:

Injury due to an accident - Each plan covers the cost of emergency dental treatment and dental procedures necessary to restore sound natural teeth lost or damaged in an accident up to the Maximum Limit.

Sudden dental pain - Each plan will pay up to \$100 for the necessary treatment of sudden, unexpected pain to sound natural teeth.

PRE-EXISTING CONDITIONS:

The plan will cover up to \$5,000 maximum, per insured person, per period of coverage (not per trip), for the sudden and unexpected recurrence of a **Pre-existing Condition** (as defined in the Certificate Wording).



INTERNATIONAL EMERGENCY CARE

POLITICAL EVACUATION:

If the United States Department of State, Bureau of Consular Affairs, or similar government organization of the Insured Person's Home Country, orders the evacuation of all non-emergency government personnel from the Host Country, due to political unrest, that becomes effective on or after the Insured Person's date of arrival in the Host Country, the Company will pay up to a \$10,000 lifetime maximum for transportation to the nearest place of safety or for repatriation to the Insured Person's home country or country of residence provided that: **1)** The Insured Person contacts the Company within 10 days of the United States Department of State, Bureau of Consular Affairs, or similar government organization of the Insured Person's Home Country, issuance of the evacuation order; and **2)** The evacuation order pertains to persons from the same Home Country as the Insured Person; and **3)** Political Evacuation and Repatriation is approved and coordinated by the Company; In no event will the Company pay for a Political Evacuation if there is a Travel Warning in effect on or within six (6) months prior to the Insured Person's date of arrival in the Host Country.

EMERGENCY EVACUATION:

The Patriot Multi-Trip plan includes coverage for emergency medical evacuation to the nearest qualified medical facility; expenses for reasonable travel and accommodations resulting from the evacuation; and the cost of returning to either the home country or the country where the evacuation occurred. The plan will pay up to the Maximum Limit for covered incidents for insured persons under age 66; up to \$50,000 for covered incidents for insured persons from ages 66 to 75; and up to \$25,000 for evacuations resulting from a **Pre-existing Condition**.

EMERGENCY REUNION:

The Patriot Multi-Trip plan also provides emergency reunion coverage, up to \$15,000 for a maximum of 15 days, for the reasonable travel and lodging expenses of a relative or friend during an emergency medical evacuation of the insured person: either the cost of accompanying the insured during the evacuation or traveling from the home country to be reunited with the insured.

RETURN OF MORTAL REMAINS:

If a covered illness/injury results in death, expenses for repatriation of bodily remains or ashes to the home country will be covered up to a maximum of \$25,000.

RETURN OF MINOR CHILDREN:

If an insured person is hospitalized due to a covered illness/injury and is traveling alone with child(ren) 19 or under that otherwise would be left unattended, the Patriot Multi-Trip plan will reimburse up to \$5,000 for one way economy fare to the home country, including a chaperone, if necessary, for the safety of the child(ren).

To be eligible for the Evacuation, Reunion and Return benefits, these must be recommended by the attending physician in life-threatening medical situations, and approved in advance and coordinated by IMG.

SPORTS & ACTIVITIES COVERAGE:

The Patriot Multi-Trip plan covers injuries incurred during amateur athletic activities which are non-contact and engaged in by the insured person solely for leisure, recreation, entertainment or fitness purposes. However, activities not covered include amateur or professional sports or other athletic activity which is organized and/or sanctioned, or which involves regular or scheduled practices, games or competition. The following hazardous activities are excluded: racing of any kind, aviation (except when traveling as a passenger in a commercial aircraft), BMX, BASE jumping, bobsleigh, bungee jumping, canyoning, caving, high diving, hang gliding, heli-skiing, hot air ballooning, inline skating, jet skiing, kayaking, kiteboarding, luge, motocross (moto-x), mountain biking, mountaineering, parachuting, rappelling, rock climbing, rodeo, scuba diving, ski jumping, sky diving, snow skiing, snowboarding, snowmobiling, spelunking, snorkeling, surfing, wakeboarding, water skiing, windsurfing and whitewater rafting.

ACCIDENTAL DEATH & DISMEMBERMENT:

The Patriot Multi-Trip plan includes \$25,000 principal sum benefit for Accidental Death and Dismemberment occurring during the period of coverage:

- Accidental Loss of life - principal sum*
- Accidental Loss of life which occurred during a hijacking, kidnapping or attempted kidnapping - two times the principal sum*
- Accidental Loss of two Members - principal sum
- Accidental Loss of one Member - 50% of principal sum.

*"Member" means hand, foot or eye. *Notwithstanding separate benefits, limits and sublimits for Common Carrier Accidental Death benefit (page 4) and Accidental Death & Dismemberment benefits (page 4), no more than \$50,000 per individual will be paid to a beneficiary in the event of any death that occurs while covered by the Patriot Multi-Trip plan.*

COMMON CARRIER ACCIDENTAL DEATH:

If accidental death should occur while traveling on a commercial Common Carrier, \$50,000 will be paid to the designated beneficiary, to a maximum of \$250,000 per family. Notwithstanding separate benefits, limits and sublimits for Common Carrier Accidental Death benefit (page 4) and Accidental Death & Dismemberment benefits (page 4), no more than \$50,000 per individual will be paid to a beneficiary in the event of any death that occurs while covered by the Patriot Multi-Trip plan.

TRIP INTERRUPTION:

If, during a covered trip, there is a death of an immediate family member (spouse, child, parent or sibling), a break-in at the insured's principle residence, or the substantial destruction of the insured's principal residence due to a fire or natural disaster, each Patriot Multi-Trip plan will pay to return the insured to the area of principal residence. The plan will pay for a one way air or ground transportation ticket of the same class as the unused travel ticket, less the value of the unused return ticket.

TERRORISM:

The Patriot Multi-Trip plan provides coverage for injuries and illness incurred as a result of an act of Terrorism, subject to a \$50,000 lifetime maximum.

If an insured person is injured as a result of an act of Terrorism, and the insured person has no direct or indirect participation in the act, the plan will reimburse eligible medical claims subject to a \$50,000 lifetime maximum. Claims incurred as a result of radiological, nuclear, chemical or biological weapons or events are not covered.

Terrorism is the systematic or planned use of violence, fear, or threat of violence in order to intimidate a population or government, especially as a means of coercion or to obtain a granting of any demand.

This benefit does not cover an act of Terrorism in a country or location where the United States government has issued a travel advisory that has been in effect within the six months prior to the insured person's date of arrival.

This benefit does not cover an act of Terrorism in the event that an advisory to leave a certain country or location is issued by the United States government after the insured person's arrival date, and the insured person unreasonably fails or refuses to depart the country or location.

IDENTITY THEFT ASSISTANCE:

If an imposter obtains key personal information such as a Social Security or Driver's License number, or other method of identifying an insured person in order to impersonate or obtain credit, merchandise or services in the insured person's name, the Patriot Multi-Trip plans will provide coverage for the reasonable, customary and necessary costs incurred by the insured for: re-filing a loan or other credit application that is rejected solely as a result of the stolen identity event; notarization of legal documents, long distance telephone calls, and postage that has resulted solely as a result of reporting, amending and/or rectifying records as a result of the stolen identity event; up to three credit reports obtained within one year of the insured person's knowledge of the stolen identity event; and stop payment orders placed on missing or unauthorized checks as a result of the stolen identity event.

The identity theft event must occur during the Period of Coverage and must be reported within six months of the termination of coverage date.

LOST LUGGAGE:

This benefit will be paid in the event that the Common Carrier permanently loses an insured person's checked luggage. This coverage is secondary to any other available coverage, including the Carrier's.

EXCLUSIONS

Charges for the following services, treatments and/or conditions, among others, are excluded from coverage under the Patriot Multi-Trip plan.

1. **Treatment for Pre-existing Conditions** in excess of \$5000, per Insured Person, per Period of Coverage (not per trip). A **Pre-existing Condition** is defined as any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that, with reasonable medical certainty, existed at the time of application or at any time prior thereto, including any subsequent, chronic or recurring complications or consequences relating thereto or arising therefrom, whether or not previously manifested or known, diagnosed, treated, or disclosed.
2. **Treatment or surgeries which are** elective, investigational, experimental or for research purposes.
3. **War, military action, terrorism**, political insurrection, protest, or any act thereof. The Company will not pay for a Political Evacuation if there is a travel advisory in effect on or within six (6) months prior to the Insured Person's date of arrival in the Host Country.
4. **Immunizations and routine** physical exams.
5. **Treatment of Temporomandibular Joint** or dental treatment, except as provided for in the Certificate of Coverage.
6. **Venereal disease, AIDS virus**, AIDS related illness, ARC Syndrome, or AIDS, the cost of testing for these conditions, and charges for treatment or surgeries which are incurred by any Insured who was HIV+ at time of enrollment into this insurance.
7. **Pregnancy, childbirth, birth control**, artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof, or abortion.
8. **Injury sustained while participating** in amateur or professional sports or other athletic activity which is organized and/or sanctioned, or which involves regular or scheduled practices, games or competition. The following hazardous activities are excluded: racing of any kind, aviation (except when traveling as a passenger in a commercial aircraft), BMX, BASE jumping, bobsleigh, bungee jumping, canyoning, caving, high diving, hang gliding, heli-skiing, hot air ballooning, inline skating, jet skiing, kayaking, kiteboarding, luge, motocross (moto-x), mountain biking, mountaineering, parachuting, rappelling, rock climbing, rodeo, scuba diving, ski jumping, sky diving, snow skiing, snowboarding, snowmobiling, spelunking, snorkeling, surfing, wakeboarding, water skiing, wind-surfing and whitewater rafting.
9. **Vision or ear tests** and the provision of visual or hearing aids.
10. **Vocational, recreational**, speech or music therapy.
11. **Treatment while confined** primarily to receive custodial care, educational or rehabilitative care, or nursing services.
12. **Charges, injuries and/or illnesses** resulting or arising from or occurring during the commission or continuing perpetration of a violation of law by the insured, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations.
13. **Treatment for, and injuries** and/or illnesses resulting or arising from, substance abuse or drug addiction.
14. **Injury and/or illness** resulting or arising from being under the influence of alcohol or drugs; and injury or illness resulting from operating any type of vehicle after consuming any alcohol or drugs.
15. **Willful self-inflicted** injury or illness.
16. **Treatment required as** a result of or arising from complications from a treatment or condition not covered hereunder.
17. **Any services or supplies** performed or provided by a relative of the Insured or provided at no cost to Insured.
18. **Treatment for mental** and nervous disorders.
19. **Organ or tissue transplants** or related services.
20. **Treatment for illness or injury** where the trip is undertaken for the purpose of obtaining such treatment or advice for a **Pre-existing Condition**.
21. **Treatment incurred as a** result of or arising from exposure to nuclear radiation, and/or radioactive material(s).

This brochure contains only a consolidated and summary description of all current Patriot Multi-Trip benefits, conditions, limitations and exclusions, and is subject to all of the terms and conditions of the full Certificate Wording. A certificate containing the complete Certificate Wording with all terms, conditions and exclusions will be included in the fulfillment kit. The Patriot Multi-Trip plans are amended, modified or replaced from time to time, and IMG reserves the right to issue the most current Certificate Wording for this insurance plan in the event this application and/or brochure has expired, is modified, or is replaced with a newer version. Current Certificate Wordings are available upon request.



ADDITIONAL BENEFITS & SERVICES

MyIMGSM

Service at your fingertips anytime, anywhere - that's what MyIMG provides. MyIMG is our proprietary online service that allows you to access information and manage accounts, 24 hours a day, seven days a week, from anywhere in the world. Our service centers in the U.S. and Europe are always available to help or handle emergencies 24 hours a day, but through MyIMG you have immediate access to a wealth of information about your account and can manage routine areas to help you save time when you may need it most. Some features include:

- Get explanation of benefits
- Initiate precertification
- Locate a provider
- Obtain certificate documents
- Request ID cards
- Recommend provider/facility

Locating a Provider

With the Patriot Multi-Trip plans, you may seek treatment with the hospital or doctor of your choice. When seeking treatment in the U.S., you can reduce your out-of-pocket costs by using the independent Preferred Provider Organization (PPO), a separately organized network of hundreds of thousands of established, highly qualified health care physicians and many well-recognized hospitals in the U.S. contracted by IMG. You can quickly search the network through MyIMG. Additionally, to help you locate health care providers outside the U.S., IMG provides its online International Provider Access (IPA), a database of over 17,000 providers.

Universal Rx Pharmacy Discount Savings

This is a discount savings program available to every certificate holder of the Patriot Multi-Trip plans. This program allows card members to purchase prescriptions at one of over 35,000 participating pharmacies in the U.S. and receive the lower of **1) Universal Rx contract price** or **2) the pharmacy regular retail price**.

This *discount program* is not insurance coverage. It is purely a discount program to purchasers of the Patriot Multi-Trip plans. Use of the discount card does not guarantee that prescribed medication is covered under the insurance benefit plan.

Akeso Care Management® (ACM®)

The ability to access quality health care is of paramount importance when a medical emergency arises abroad. To coordinate care and provide U.S. and internationally based medical management services, IMG formed ACM, a URAC accredited, on-site specialized division devoted entirely to medical management. ACM's clinical members are experts at assessing the need for services and ensuring those services are delivered in a timely, cost-effective manner.

From routine medical care to complex case management, from check-ups to emergency medical evacuations, ACM is there for you. They are committed to consumer protection and empowerment, quality operations and regulatory compliance. This translates into better care for you - around the world, around the clock.

To Apply

1. Complete this entire Application Form.
2. Calculate applicable premium.
3. If paying by check or money order, please make payable to IMG and enclose in envelope with signed Application Form.
4. Mail or fax completed Application Form to:
International Medical Group, Inc.
P.O. Box 88509, Indianapolis, Indiana 46208-0509 USA
Fax 1.317.655.4505.

Please Print:

Applicant's Name Mr. / Mrs. / Ms.

Last _____

First _____ Middle _____

Country of Citizenship _____

Home Country _____

Send Confirmation of Coverage to the following OR **I will use the Online Fulfillment Kit Option (we must have your e-mail address for this option)**

Residence address, if different _____

Phone _____

If either address above is in Florida, is the applicant currently located in Florida?
(Determines applicable surplus lines tax and will not affect coverage) Yes No

Requested effective date of coverage _____

Government Issued ID Number _____

Beneficiaries

In the event of an insured's death, his/her beneficiaries will be as follows:
1) Spouse (if any) - Primary 2) Children (if any) - First contingent 3) Estate of the insured - Second contingent

Applicant's Insurance Carrier & Policy Number (Required to obtain coverage)

Individual to notify in case of emergency _____

Phone Number _____

IMG Producer Use Only	
Producer# _____	GA# _____
Name _____	
Address _____	
City _____	Phone _____
State _____	Zip Code _____

PATRIOT MULTI-TRIP INTERNATIONAL RATES FOR U.S. CITIZENS

Rates are through age 75*

Maximum Trip Duration	30 Days	45 Days
Annual Premium	\$200	\$245
Spouse & 2 children	\$100	\$122
Each additional child	\$40	\$49

PATRIOT MULTI-TRIP AMERICA RATES FOR NON-U.S. CITIZENS

Rates are through age 75*

Maximum Trip Duration	30 Days	45 Days
Annual Premium	\$236	\$289
Spouse & 2 children	\$118	\$145
Each additional child	\$47	\$58

**The plan pays a Maximum Limit of \$50,000 for travelers who are 70-75 years old.*
Rates include surplus lines tax where applicable. Rates are effective through 8/1/2012.

Names of individuals to be covered under the certificate:

Insured Name(s)	Date of Birth	Annual Premium
Insured _____	_____	_____
Spouse _____	_____	_____
Child _____	_____	_____
Child _____	_____	_____
Child _____	_____	_____
Child _____	_____	_____
	\$20 optional express mail: _____	_____
		Total premium _____

Payment Method Check (To IMG) Money Order (To IMG)
 Wire MasterCard Visa American Express Discover
 JCB eCheck (ACH) available online

If paying by credit card, I authorize IMG to debit my credit card account for the total charge as specified in Total Premium. Coverage purchased by credit card is subject to validation and acceptance by credit card company. I agree to comply with the cardholder agreement.

Card# _____ Expiration date _____
 Name on Card _____
 Signature _____
 Your Daytime Phone _____
 Your Billing Address _____

SUBSCRIPTION I (we) hereby apply to the Global Medical Services Group Insurance Trust, c/o MutualWealth Management Group, Carmel, IN, or its successor, for Patriot Multi-Trip insurance coverage as offered by Sirius International Insurance Corporation ("the Company") on the date of its receipt hereof. I (we) understand and agree that: (i) the insurance applied for is not general health insurance, but is intended for my (our) use in the event of a sudden and unexpected illness or injury for which eligible coverage may be available, (ii) no coverage will be effective until this Application has been duly accepted in writing by the Company, (iii) no modification or waiver relating to this Application or the coverage applied for will be binding upon the Company (or IMG) unless approved in writing by an authorized representative of the Company, (iv) IMG and the Company will rely on the accuracy and completeness of the information provided herein, (v) any misrepresentation or omission contained herein will void the insurance certificate, and any and all claims and benefits thereunder will be forfeited and waived, (vi) by submission of this application and/or any future claim for benefits I (we) purposefully initiate and take advantage of the privilege of conducting business with the Company in Indiana, through IMG as its selected managing general underwriter and plan administrator, and invoke the benefits and protections of its laws, and (vii) the contract of insurance represented by the Master Policy and evidenced by the Certificate of insurance shall be deemed issued and made in Indianapolis, IN, and sole and exclusive jurisdiction and venue for any court action or administrative proceeding relating to this insurance shall be in Marion County, Indiana, for which applicant(s) hereby consent(s). I (we) consent and agree that Indiana law shall govern all rights and claims raised under the Certificate of Insurance.

ACKNOWLEDGEMENT I (we) understand and agree that: (i) marketing brochures and certificate wordings are available prior to application upon request, (ii) the insurance agent/broker assigned to or assisting with this Application is the agent and representative of applicant(s), (iii) this insurance provides only limited coverage, up to US\$5,000 maximum, per insured person, per period of coverage (not per trip), for the sudden and unexpected recurrence of any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that, with reasonable medical certainty, existed at the time of application or any time prior thereto, including any subsequent, chronic or recurring complications or consequences related thereto or arising therefrom, whether or not previously manifested or symptomatic, diagnosed, treated, or disclosed (a "pre-existing condition"), and that all charges and/or claims for pre-existing conditions in excess of such limit will be excluded from coverage under this insurance, (iv) the subjects of insurance applied for are not intended or considered by the applicant(s), the Company or IMG to be resident, located, or expressly to be performed in any particular state of the United States, and (v) the Company, as carrier and underwriter of the plan, is solely liable for the coverages and benefits to be provided thereunder, and IMG acts solely as agent for the Company and has no direct or independent liability under the Master Policy or any Certificate of Insurance.

CERTIFICATION I (we) hereby certify, represent and warrant to IMG and the Company that: (i) I (we) have read this Application and the brochure or they have been read to me (us), and I (we) understand them, (ii) I am (we are) currently in good health and I (we) have not been diagnosed with, sought consultation or been treated for, and have not experienced manifestation or symptoms of and do not suffer from any pre-existing condition which I (we) foresee may require treatment during the period of coverage or for which I (we) intend to claim under this insurance, and (iii) if this Application is signed as guardian or proxy of the applicant, the signer warrants their authority and capacity to so act and bind the applicant. By acceptance of coverage and/or submission of any claim for benefits, the applicant ratifies the authority of the signer to so act and bind the applicant.

MEDICAL RELEASE I (we) authorize any doctor, practitioner of the healing arts, hospital, clinic, health related facility, pharmacy, government agency, insurance agency, insurance company, group policyholder, employee or benefit plan administrator having information as to my (our) care, advice, treatment, diagnosis or prognosis of any physical or mental condition, and/or employment status, to provide such information to IMG and/or the Company.

Signature (Required) _____

Date _____ Phone _____