

PPO Networks

Visitors to U.S.A. / Travel Outside U.S. medical plans purchased on or after 5/1/2019 and Student Medical plans purchased on or after 6/5/2019 will have the United Healthcare PPO Network.

Visitors to U.S.A. / Travel Outside U.S. medical policies purchased prior to 5/1/2019 and Student Medical Policies purchased prior to 6/5/2019 will have the First Health PPO Network and will continue to have the First Health PPO network and original benefits until they purchase a new policy.



Name: CHEN, ZAN

Insured ID: 85604123

Certificate: PGTI12345678

Effective: 12-MAR-2020

**This coverage contains precertification requirements (see back).
Possession of this card does not guarantee coverage.**



Bin No.: 610000

Rx Group #: IMG123

PCN#: URX000

Pharmacy Help Desk
800.329.0988

Failure to comply will result in a reduction of benefits. To precertify, prenotify, or verify eligibility and/or benefits, please contact IMG at:

Telephone: +1.317.655.4500

Email: customercare@imglobal.com

Website: [www . imglobal . com](http://www.imglobal.com) (Live Chat available)

Online Provider Network: www . imglobal . com / provider

Claim Filing Information

Electronic Claim Payor ID: IMGIN

Mail claims to: International Medical Group (IMG)
Claims Department
PO Box 9162
Farmington Hills, MI 48333-9162
USA

Fax: +1.317.655.4505

Confirmation of Coverage

October 05, 2020

RE: Confirmation of Coverage for ZAN CHEN
Certificate Number: PGTIII12345678

To Whom It May Concern:

Please be advised that ZAN CHEN has purchased Patriot International® Group Travel certificate number PGTIII12345678 effective 12-Mar-2020 to 05-Apr-2020 at 12:01 AM EST. The policy is administered by International Medical Group®, Inc., and underwritten by Sirius International Insurance Corporation (publ) located at 113 96 Stockholm, Sweden. Sirius has an "A-" (Excellent) rating from A.M. Best.

Medical coverage is provided while traveling worldwide outside of the insured person's Country of Residence including United Arab Emirates, per policy provisions. Coverage includes the Schengen states per the policy provisions. Emergency evacuation (also known as Repatriation) is provided up to a maximum benefit of 1,000,000.00 USD and Return of Mortal Remains benefits up to a maximum of 50,000.00 USD are included when coordinated by IMG. A copy of the Schedule of Benefits, which provides an outline of the plan's coverage, limitations, and maximum benefits, as well as a copy of the Declaration page of the Certificate indicated above may be presented as required. This information will verify that Eligible Expenses, including Hospitalization and certain outpatient expenses, are subject to a 250.00 USD annual deductible. Eligible Expenses are also subject to the following coinsurance provisions: For treatment received outside of the U.S., the plan pays 100% of Eligible Expenses up to the maximum limit. For treatment received within the U.S. and in the PPO Network, the plan pays 100% of Eligible Expenses up to the maximum limit. For treatment received within the U.S. but outside of the PPO Network, the plan pays 80% of Eligible Expenses up to \$5,000, then 100% up to the maximum limit. The maximum limit of coverage per period of insurance is 1,000,000.00 USD.

If you need further information, please feel free to contact our office at the number listed below. Thank you.

Sincerely,

Certificate Holder Services