



- [Overview](#)
- **Benefits**
- [Patriot Platinum International - Sample Insurance Contract](#)
- [Patriot Platinum America - Sample Insurance Contract](#)

Patriot Platinum Travel Medical InsuranceSM

All amounts shown are in U.S. dollars.

PLAN INFORMATION

Maximum Limits	\$2,000,000 to \$8,000,000
Deductible	\$0 to \$25,000
Extensions	Up to 36 continuous months
Emergency Medical Evacuation	Up to maximum limit
Coinsurance for treatment received inside the U.S (Patriot America Platinum) (<i>In-Network</i>)	IMG pays 100%
Coinsurance for treatment received inside the U.S (Patriot America Platinum) (<i>Out-of-Network</i>)	IMG pays 90% up to \$5,000, then 100%
Coinsurance for treatment received outside the U.S (Patriot International Platinum)	IMG pays 100%
Acute Onset of Pre-Existing Conditions (<i>Insured person must be under 70 years of age</i>)	United States citizens: Age 64 and under without a primary health plan: <ul style="list-style-type: none">• Maximum limit: \$20,000 Age 64 and under with a primary health plan: <ul style="list-style-type: none">• Up to the period of coverage limit or \$1,000,000 (whichever is lower)

	<p>Age 65 through age 69:</p> <ul style="list-style-type: none"> • Maximum limit: \$2,500 <p>Non-United States citizens: Age 69 and under:</p> <ul style="list-style-type: none"> • Up to the period of coverage limit or \$1,000,000 (whichever is lower) <p>\$25,000 maximum limit for emergency medical evacuation</p>
Remote Transportation	\$5,000 per period, \$20,000 lifetime maximum
Supplemental Accident	\$300 per covered accident
Incidental emergency in the U.S (Patriot International Platinum)	Up to 2 weeks
Pre-Certification	50% reduction of eligible medical expenses if pre-certification provisions are not met
Hospitalization/Room & Board	Average semi-private room rate up to the maximum limit. Includes nursing service
Intensive Care	Up to the maximum limit
Surgery	Up to the maximum limit
Physician Visits/Services	Up to the maximum limit
Radiology/X-ray	Up to the maximum limit
Prescriptions <i>(Dispensing limit per prescription: 90 days)</i>	Up to the maximum limit
Home Nursing Care <i>(Upon direct transfer from an acute care facility)</i>	Up to the maximum limit
Emergency Local Ambulance <i>(Injury or illness resulting in an inpatient hospital admission)</i>	Up to the maximum limit. Subject to deductible and coinsurance
Durable Medical Equipment	Up to the maximum limit
Dental Treatment	\$300 maximum limit due to dental accident or unexpected pain to sound natural teeth. Subject to deductible and coinsurance
	\$100,000 maximum limit. Not subject to deductible

Emergency Reunion <i>(Must be approved in advance by the company)</i>	
Return of Mortal Remains or Cremation/Burial <i>(Must be approved in advance by the company)</i>	Up to the maximum limit for return of mortal remains or ashes to country of residence, or \$5,000 maximum limit for cremation or local burial at the place of death. Not subject to deductible
Return of Minor Children <i>(Must be approved in advance by the company)</i>	\$100,000 maximum limit. Not subject to deductible
Political Evacuation & Repatriation <i>(Must be approved in advance by the company)</i>	\$100,000 maximum limit. Not subject to deductible
Natural Disaster Evacuation <i>Must be approved in advance by the company</i>	\$25,000 maximum limit. Not subject to deductible
Terrorism	\$50,000 maximum limit. Not subject to deductible
Urgent Care Clinic	\$25 copay. Copay is not applicable when the \$0 deductible is selected. Not subject to deductible
Walk-In Clinic	\$15 copay. Copay is not applicable when the \$0 deductible is selected. Not subject to deductible
Physical Therapy <i>(Medical order or treatment plan required)</i>	Up to the maximum limit
Hospital Emergency Room <i>(Outside the U.S.)</i>	Up to the maximum limit
Hospital Emergency Room <i>(Inside the U.S.)</i>	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 direct inpatient hospital admission. Up to the maximum limit
Hospital Indemnity	\$250 per overnight inpatient confinement, maximum limit of 10 overnights. Not subject to deductible
Common Carrier Accidental Death	\$25,000 per insured child, \$100,000 per insured adult, \$250,000 maximum limit per family. Not subject to deductible
Accidental Death & Dismemberment (AD&D) <i>Death must occur within 90 days of the accident</i>	\$50,000 principal sum. Not subject to deductible
Identity Theft	\$500 maximum limit. Not subject to deductible

Trip Interruption	\$10,000 maximum limit. Not subject to deductible
Lost Luggage	\$50 per item, \$500 maximum limit. Not subject to deductible
Eligible Medical Expenses	Up to the maximum limit
Bedside Visit <i>Hospitalized in an intensive care unit</i>	\$1,500 maximum limit. Not subject to deductible
Outpatient Surgical / Hospital Facility	Up to the maximum limit
Laboratory	Up to the maximum limit
Chemotherapy / Radiation Therapy	Up to the maximum limit
Pre-Admission Testing	Up to the maximum limit
Reconstructive Surgery <i>Surgery is incidental to and follows surgery that was covered under the plan</i>	Up to the maximum limit
Assistant Surgeon	20% of the primary surgeon's eligible fee
Anesthesia	Up to the maximum limit
Chiropractic Care <i>Medical order or treatment plan required</i>	Up to the maximum limit
Extended Care Facility <i>Upon direct transfer from an acute care facility</i>	Up to the maximum limit
Interfacility Ambulance Transfer <i>Transfer from one licensed health care facility to another licensed health care facility resulting in an inpatient hospital admission</i>	Company pays 100%
Traumatic Dental Injury <i>Treatment at a hospital due to an accident</i>	Up to the maximum limit. Additional treatment for the same injury rendered by a dental provider will be paid at 100%. Subject to deductible and coinsurance
Emergency Eye Examination <i>Loss or damage to prescription corrective lenses due to an accident</i>	\$150 maximum limit. \$50 deductible per occurrence. Subject to coinsurance
Personal Liability <i>Secondary to any other insurance</i>	\$25,000 combined maximum limit. Injury to a third person: \$100 per injury deductible. Damage to a third person's property: \$100 per damage deductible. No coverage for

	injury to a related third party or damage to related third person's property.
Pet Return <i>For a pet cat or dog traveling with the insured person</i>	\$1,000 maximum limit. Not subject to deductible
Small Pet Common Air Carrier Accidental Death Benefit <i>For a pet cat or dog up to 30 pounds traveling with the insured person</i>	\$500 maximum limit. Not subject to deductible
Natural Disaster	\$250 per day and maximum limit of five days for accommodations. Not subject to deductible

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