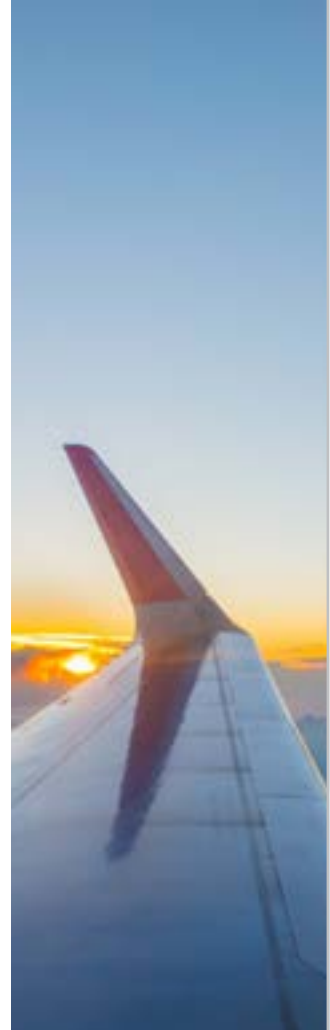




USI AFFINITY GROUP TRAVEL



GLOBAL
peace of mind[®]



GET COVERED AWAY FROM HOME

International travel can become a scary situation if you're not prepared for a medical emergency. Most travelers assume they're already covered by their standard medical plan—but that isn't always the case. While domestic plans provide sufficient coverage at home, most are not designed to provide the coverage and assistance required for international travel. Your medical coverage should never be an uncertainty. That's why USI has partnered with International Medical Group® (IMG®) to bring you **USI Affinity Group Travel**. Spend more time enjoying your international experience—not worrying about what could go wrong.



UNDERSTANDING YOUR NEEDS. EXCEEDING YOUR EXPECTATIONS.

Since 1990, **IMG** has provided global benefits and assistance services to millions of customers in nearly every country around the world. Owned by Sirius Group, a 2+ billion-dollar, AM Best 'A-' rated insurance industry leader, IMG is uniquely positioned to deliver the **Global Peace of Mind**® our members need.

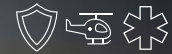
- » 24/7 medical and travel assistance services
- » Multilingual staff & claims administrators
- » Highly trained customer service professionals
- » Core values driven by a commitment to customers
- » Customer service centers located in the U.S. and U.K.
- » Financial security to fulfill our promise when you need it most



Global presence.
Local care.



NON-INSURANCE TRAVEL ASSISTANCE SERVICES



IMG's Travel Assistance Services is an offering available to you and your dependents. IMG has extensive experience handling complex and remote medical transport situations, as well as providing support for travel concerns when they arise.

Our team of international, multilingual specialists are accustomed to working across multiple time zones and languages. Utilizing IMG's extensive global

network of medical care providers, our on-site 24/7/365 US-based call center is available day or night to provide high-quality care you can depend on. The following services are provided to aid travelers with medical concerns while abroad. In some cases, additional third-party fees may apply. Please contact your USI representative for additional information.



EMERGENCY MEDICAL TRANSPORT SERVICES

In a medical emergency, IMG provides Emergency Medical Transport Services that have a proven track record of helping travelers get the care they need. IMG also helps contain program costs and coordinates communications across borders and constituents every step of the way home. The transportation services outlined under Emergency Medical Transport are included at no additional cost.

- Emergency Medical Evacuation
- Return of Dependent Children
- Return of Traveling Companion
- Medical Repatriation
- Repatriation of Mortal Remains
- Visit of a Family Member or Friend
- Dispatch of a Physician



MEDICAL ASSISTANCE SERVICES

The healthcare industry can be difficult to navigate away from home, let alone overseas. With IMG Medical Assistance Services, your travelers can leverage our team of multilingual customer care specialists, nurses, and doctors to coordinate, manage, and deliver the right medical services and support for every circumstance.

- Convalescence Arrangements
- Cost Management
- General Medical Advice
- Medical & Dental Referrals
- Outpatient & Inpatient Assistance
- Pre-Authorization of Medical Care
- Telephone Interpretation
- Medical Monitoring



TRAVEL ASSISTANCE SERVICES

Travel incidents can range from slightly inconvenient to severely disruptive, and IMG's Travel Assistance Services offers the right mix of technology, customer service, and custom communications to help keep travelers safe, healthy, and connected.

- Consulate and Embassy Locations
- Emergency Cash/Bail Assistance
- Identity Theft Assistance
- Legal Referrals
- Lost Document Assistance
- Pet Housing and Return
- Pre-Trip and Cultural Information
- Telephone Interpretation Customer Service
- Urgent Message Relay

This brochure is for informational purposes only and describes IMG's general capabilities and a broad overview of the services it offers. The actual services and payments that IMG arranges or provides for you will be determined by your services contract.



INSURANCE BENEFITS



Coverage Limit / Maximum Amount for Eligible Medical Expenses

Period of Coverage

Up to 12 months

Period of Coverage Limit

\$5,000 per Insured Person,
as indicated on the Declaration of Insurance

Area of Coverage

Worldwide excluding the Insured Person's Country of Residence and the United States

Deductible for Eligible Medical Expenses

Deductible

\$0 or \$250 per Insured Person, as indicated on the Declaration of Insurance

Coinsurance for Eligible Medical Expenses

Coinsurance

In addition to deductible

Plan pays 100%
Insured pays 0%

Out-of-Pocket Maximum

\$0

Precertification

- » Interfacility Ambulance Transfer: No coverage if Pre-certification requirements are not met.
- » All other Treatments & supplies: 50% reduction of Eligible Medical Expenses if Pre-certification requirements are not met.
- » Deductible is taken after reduction.
- » Coinsurance is applied to remainder of the reduced amount.
- » Refer to the PRE-CERTIFICATION REQUIREMENTS provision for a complete list of services that require Pre-certification.



All coverage and benefits in the plan are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.



BENEFITS SUMMARY

Inpatient or Outpatient Services

Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit

BENEFIT	COVERAGE
Eligible Medical Expenses	100%
Physician Visits / Services	100%
Hospital Emergency Room	100%
Hospitalization / Room & Board <ul style="list-style-type: none"> » Average semi-private room rate » Includes nursing, miscellaneous and ancillary services 	100%
Intensive Care	100%
Outpatient Surgical / Hospital Facility	100%
Laboratory	100%
Radiology / X-ray	100%
Pre-Admission Testing	100%
Surgery	100%



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Inpatient or Outpatient Services

Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit

BENEFIT	COVERAGE
Reconstructive Surgery » Surgery is incidental to or follows surgery that was covered under the Plan	100%
Assistant Surgeon » 20% of the primary surgeon's eligible fee	100%
Anesthesia	100%
Durable Medical Equipment	100%
Physical Therapy » Medical order or treatment plan required	100%
Chiropractic Care » Medical order or treatment plan required	100%
Extended Care Facility » Upon direct transfer from an acute care Facility	100%
Home Nursing Care » Provided by Home Health Care Agency » Upon direct transfer from an acute care Facility	100%
<h2>Prescriptions</h2> <p>Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit</p>	
Prescriptions » Dispensing limit: 90 days	100%

All coverage and benefits in the plan are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.





Emergency Medical Services

NOT Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit

BENEFIT	BENEFIT
Emergency Local Ambulance <ul style="list-style-type: none"> » Subject to deductible and coinsurance » Injury » Illness resulting in an inpatient hospital admission 	100%
Interfacility Ambulance Transfer <ul style="list-style-type: none"> » Transfer from one licensed healthcare facility to another licensed healthcare facility resulting in an inpatient hospital admission 	100%
Natural Disaster Evacuation <ul style="list-style-type: none"> » Maximum Limit: \$25,000 » Approved in advance by the Company 	100%
Political Evacuation and Repatriation <ul style="list-style-type: none"> » Maximum Limit: \$100,000 » Approved in advance by the Company 	100%

Other Insurance Services

NOT Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable, and Customary Limits per Period of Coverage unless stated as Maximum Limit

Accidental Death & Dismemberment <ul style="list-style-type: none"> » Principal Sum Maximum Limit: \$25,000 » Death must occur within 90 days of the accident 	Accidental Death: 100% of Principal Sum Dismemberment: <table border="1"> <thead> <tr> <th>Accidental Loss</th> <th>% of Principal Sum</th> </tr> </thead> <tbody> <tr> <td>Sight of one eye</td> <td>50%</td> </tr> <tr> <td>One hand or one foot</td> <td>50%</td> </tr> <tr> <td>One hand and the loss of sight of one eye</td> <td>100%</td> </tr> <tr> <td>One foot and the loss of sight of one eye</td> <td>100%</td> </tr> <tr> <td>One hand and one foot</td> <td>100%</td> </tr> <tr> <td>Both hands or both feet</td> <td>100%</td> </tr> <tr> <td>Sight of both eyes</td> <td>100%</td> </tr> </tbody> </table>	Accidental Loss	% of Principal Sum	Sight of one eye	50%	One hand or one foot	50%	One hand and the loss of sight of one eye	100%	One foot and the loss of sight of one eye	100%	One hand and one foot	100%	Both hands or both feet	100%	Sight of both eyes	100%
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Sight of both eyes	100%																
Traumatic Dental Injury <ul style="list-style-type: none"> » Subject to deductible and coinsurance » Treatment at a hospital due to an accident » Additional treatment for the same Injury rendered by a dental provider will be paid at 100% 	100%																
Dental Treatment <ul style="list-style-type: none"> » Subject to Deductible and Coinsurance » Limit: \$500 (Unexpected paint or Treatment due to an Accident) 	100%																
Emergency Accommodation Benefit <ul style="list-style-type: none"> » Limit per day: \$500 » Maximum days: 5 	100%																

All coverage and benefits in the plan are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.



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[Click to watch Mark's story](#)

"IT SAVED MY LIFE, AND IT COULD SAVE YOURS TOO."

-MARK KOGELMANN, IMG MEMBER,
REGARDING 24/7 MEDICAL MANAGEMENT SERVICES

WORRY LESS.
Experience more.



POWERED BY 

INNOVATIVE TECHNOLOGY & MEMBER SERVICES

■ Self-Service Member Portal

MyIMGSM provides service at your fingertips, giving you the information and tools to manage your IMG plans anytime, anywhere, through award-winning, easy-to-use technology. You'll have immediate access to these important resources online, including our 24/7/365 service centers, plan document access, claims management tools, Explanations of Benefits, and much more.

■ International Provider AccessSM

Travelers outside of the U.S. can enjoy access to quality healthcare worldwide with our proprietary IPA network that includes:

- » Over 18,550 physicians and facilities
- » Direct billing arrangements that minimize time and upfront expense

HOW TO GET COVERED

STEP 1 Contact your representative directly to get covered.

STEP 2 Complete your application.

STEP 3 Receive a fulfillment kit that includes an identification card, Declaration of Insurance, Certificate of Insurance, and Description of Assistance Services.

Welcome to the IMG family!



IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): This insurance is not subject to and does not provide benefits required by PPACA. Since January 1, 2014, PPACA requires U.S. citizens, U.S. nationals and certain U.S. residents to obtain PPACA-compliant insurance coverage unless they are exempt from PPACA. Penalties may be imposed on persons who are required to maintain PPACA-compliant coverage but do not do so. Eligibility to purchase, extend or renew this product, or its terms and conditions, may be modified or amended based upon changes to applicable law, including PPACA. Please note that it is an insured person's sole and exclusive responsibility to determine the insurance requirements applicable to them, and the Company and IMG shall have no liability whatsoever, including for any penalties a person may incur, for failure to obtain coverage required by any applicable law including, without limitation, PPACA. For information on whether PPACA applies to you or whether you are eligible to purchase Patriot Travel Medical Insurance, please see IMG's Frequently Asked Questions at www.imglobal.com/faq.

USI AFFINITY GROUP TRAVEL



USI dedicated line: +1.317.927.6854



www.travelinsure.com



group@travelinsure.com

This invitation to inquire allows eligible applicants an opportunity to seek information about the insurance offered and is limited to a brief description of any loss for which benefits may be payable.

Benefits are offered as described in the Insurance Contract. Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations and exclusions in the Insurance Contract.

Certain contracts do contain a pre-existing condition exclusion and do not cover losses or expenses related to a pre-existing condition.

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POWERED BY 