

MEDICAL BENEFITS



SERVICE PROVIDERS



GROUP NUMBER: EPG0000551828

BENEFITS AND POLICY LIMITS

BENEFITS	POLICY LIMITS
Accident and Sickness Medical Maximums Lifetime	\$5,000,000
Per injury/per illness	\$250,000
Deductible per injury/illness	\$250
Physician Visits	100% subject to deductible
Emergency Room Deductible	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 a direct Hospital admission.
Coinsurance	100%
Prescription Drugs	100% reimbursement – save receipts and prescription details to submit
Urgent Care	\$50 copay and not subject to deductible
Walk In Clinics (Minute Clinic/Walgreens)	\$20 copay and not subject to deductible
Teleconsultation - TelaDoc	Medical only - Not subject to Deductible & Coinsurance
Ambulance	URC Injury. Illness resulting in a Hospitalization admission
Dental Treatment	Treatment due to Unexpected pain to sound, natural teeth \$350. Period of coverage limit per injury \$500.
Traumatic Dental Injury	Up to the Maximum Limit - treatment at a hospital facility due to an accident. Additional treatment for the same injury rendered by a dental provider will be paid at 100%
Durable Medical Equipment (wheelchairs, crutches etc.)	100%
Emergency Medical Evacuation	Up to \$50,000
Repatriation of Remains	\$25,000 maximum. Cremation/Burial: \$5,000 maximum of Remains
Political Evacuation & Repatriation	\$10,000
Emergency Reunion	\$15,000
Bedside Visit	\$1,500 Maximum (hospitalized in ICU)
Acute On-Set of Pre-existing Conditions	Maximum Limit: \$250,000
Mental Health Inpatient/Outpatient	Cumulative maximum \$10,000 Inpatient. Outpatient: \$500 - \$50 per day
Accident Death & Dismemberment	\$25,000
Chiropractic Care	100% Medical order or Treatment plan referral required
Physical Therapy/Physiotherapy	100% Medical order or Treatment plan referral required

PROVIDER INFORMATION

IMG Customer Service Information

Phone: **+1.800.628.4664** (US. & Canada)

Email: customer care@imglobal.com

MyIMG:

- Manage your claims
- Initiate pre-certification
- Obtain plan documents and more at: a
- Locate a provider
- Request ID cards

myimg.imglobal.com/

<http://www.imglobal.com/>

PRE-CERTIFICATION:

The following treatments and/or supplies must always **be pre certified for medical necessity by IMG.**

Please contact IMG Customer Service for Pre-certification. If the services are not pre-certified, you will be responsible for 50% of the cost of your treatment.

- (a) Chemotherapy
- (b) Extended Care Facility
- (c) Home Nursing Care
- (d) Inpatient Hospitalization
- (e) Interfacility Ambulance Transfer
- (f) Radiation Therapy
- (g) Surgery or Surgical procedure

<https://us1.welcometouhc.com/>

Search the type of provider

- (Urgent Care, Walk in Clinic, ER, Primary Care, Lab/Radiology and Specialists)
- Prescription Medications – Any medications that have been prescribed, will need to be paid for at the time of purchase and submitted along with copy of the receipt of payment and copy of the prescription with a claim form.



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MyIMG: myimg.imglobal.com

Your plan gives you access to MyIMG, your online resource for Global Peace of Mind®. Here, you can submit and manage your claims, update your contact information with IMG, access your ID card, initiate pre-certification, obtain insurance documents and more. Log in today!

Submit your claim to:

International Medical Group, Inc. (IMG)
Claims Department,
PO Box 240429
Apple Valley, MN 55124

Email: insurance@imglobal.com

Fax: (317) 655-4505

You have 90 days to mail email or fax a claim/claim form.

IMG CUSTOMER SERVICE
UNITED STATES & CANADA

Phone: **+1.800.628.4664**

Email: customer care@imglobal.com

HOW TO USE YOUR INSURANCE

Properly utilizing your medical insurance while you're here in the U.S. is key to getting the best possible care. Follow these steps below to make the most of your policy.



1. TELADOC

Teladoc provides virtual healthcare via phone, app, or web in the comfort of your home. They focus on non-emergency medical issues and offer a variety of services, including: 24/7 general medical care and expert medical advice. [Visit Teladoc.com](https://www.teladoc.com) →



2. MINUTE CLINIC

Minute clinics, unlike urgent care centers, focus on more basic medical care, such as treatment for minor illnesses and injuries, chronic condition management and screenings and monitoring.



3. URGENT CARE

Urgent care centers are designed for situations that require medical attention but aren't life-threatening emergencies. They typically treat a wide range of common illnesses and injuries, such as respiratory infections, sprains, allergies, vaccinations and physicals.



4. VISIT A PROVIDER OR SPECIALIST

Specialists provide focused and in-depth care for specific areas of medicine (for particular parts of your body or a specific health concern). Their diagnosis and treatment, treatment plans and procedures are very targeted.



5. EMERGENCY ROOM

The ER is equipped to handle critical and life-threatening situations. You can expect 24/7 emergency medical care, trauma care, diagnostic testing, initial treatment and stabilization as well as referrals to specialists.



Discover your Healthcare Options

Log in to your myuhc.com account and then click Find a Doctor.

COST YOU'LL INCUR WITH EACH OPTION

Teladoc

No cost to you.

Minute Clinic or Urgent Care

You'll owe your co-pay at the time of your visit

Find a Specialist

If you visit a doctor's office, you'll owe your deductible.

Emergency Room

You'll owe your co-pay as well as your deductible if you are not admitted.

Why wait for the care you need now?



Did you know there's a convenient and affordable healthcare alternative? With Teladoc®, you can be connected with a licensed physician in minutes. Not hours or days like you would at urgent care, at the ER or at an in-person doctor visit. You can access care from wherever you need it: home, office or traveling.

THE NEXT TIME YOU'RE SICK, CONSIDER YOUR OPTIONS:

TELADOC

Request a consult
from work or home

A doctor calls you
back in minutes

Get the care you need
at a price you can afford

VS.



ER OR URGENT CARE

Drive to the nearest
office while sick

Wait hours before
seeing the doctor

Pay high ER and
co-payment urgent
care fees

COMMON ISSUES TELADOC DOCTORS TREAT INCLUDE:

- Respiratory Infection
- Allergies
- Bronchitis
- Cold and Flu Symptoms
- Skin Problems
- Sinus Problems
- And More!

GET THE CARE YOU NEED

Teladoc doctors are available 24/7/365 to provide quality care for non-emergency health issues through the convenience of phone or video consultations.

Talk to a doctor anytime for \$0!
You're not subject to your deductible or co-payments

 Teladoc.com

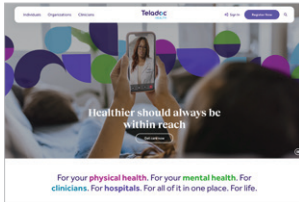
 1-800-Teladoc (835-2362)



Getting Started With TELADOC®

Please follow the instructions below to create and use your free account with Teladoc.

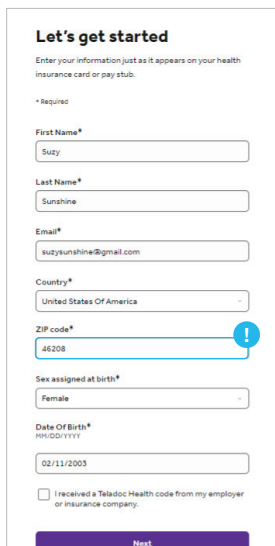
STEP 1



Go to <https://www.teladoc.com> or download the app.

STEP 2

Click on "Get Started," enter the following:



Let's get started
Enter your information just as it appears on your health insurance card or pay stub.

* Required

First Name*
Suzy

Last Name*
Sunshine

Email*
suzysunshine@gmail.com

Country*
United States Of America

ZIP code*
46208

Sex assigned at birth*
Female

Date Of Birth*
MM/DD/YYYY
02/11/2003

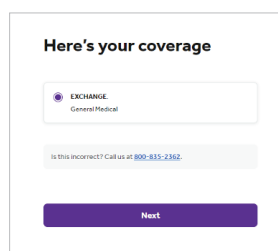
☐ I received a Teladoc Health code from my employer or insurance company.

Next

- » First and last name, as it appears on your ID card
- » Email
- » Country — United States
- » Zip code: **46208** (The zip code must be 46208 when creating your account.)
- » Gender
- » Complete date of birth
- » Do not check the check box shown to the left.

STEP 3

Here's your coverage.



Here's your coverage

EXCHANGE
General Medical

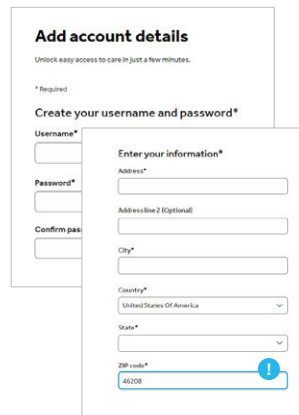
Is this incorrect? Call us at 800-835-2362.

Next

- » You will then see the "EXCHANGE" screen. This means your account has been set up with Teladoc.
- » You will then, be able to create a username and password along with security questions.
- » If you have any trouble you can contact Teladoc help line 800-835-2362.

STEP 4

Enter your address and finish your registration.



Add account details
Unlock easy access to care in just a few minutes.

* Required

Create your username and password*

Username*
[Text Field]

Password*
[Text Field]

Confirm password*
[Text Field]

Enter your information*

Address*
[Text Field]

Address line 2 (Optional)
[Text Field]

City*
[Text Field]

Country*
United States Of America

State*
[Text Field]

ZIP code*
46208

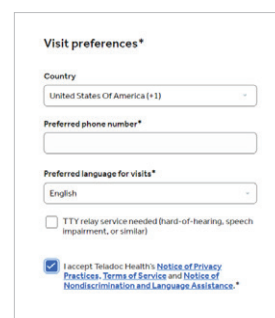
- » Create your own username and password. You will use this every time you log into Teladoc.
- » Then, enter your personal info to finish your registration.
- » Make sure you still use zip code **46208** instead of your own.

STEP 5

Set up your security questions.

STEP 6

Set up your visit preferences.



Visit preferences*

Country
United States Of America (+1)

Preferred phone number*
[Text Field]

Preferred language for visits*
English

☐ TTY relay service needed (hard-of-hearing, speech impairment, or similar)

☒ I accept Teladoc Health's [Notice of Privacy Practices](#), [Terms of Service](#) and [Notice of Non-discrimination and Language Assistance](#).

- » Please make sure to check the box to accept the Teladoc's HealthNotice of Privacy Practices and Terms of Services.

If it any time you are asked for payment, you have not set up your account properly. Please contact Teladoc at 1-800-Teladoc (835-2362) for help.

