

INTERNATIONAL MEDICAL GROUP®
TRAVEL ASSISTANCE SERVICES



GLOBAL
peace of mind®





UNDERSTANDING YOUR NEEDS. EXCEEDING YOUR EXPECTATIONS.

Congratulations, you now have access to IMG's Travel Assistance Services, an indispensable 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. IMG's team of international, multilingual specialists are accustomed to working across time zones and with different languages and currencies. Utilizing IMG's extensive global network of medical care providers, our onsite 24/7/365 US-based call center is available day or night to provide high-quality care you can depend on.



MEDICAL ASSISTANCE SERVICES

In a medical emergency, you need someone you can trust to guide you through the process. With a proven track record of providing superior assistance, IMG's medical services are designed to deliver the support you need.

■ CONVALESCENCE ARRANGEMENTS

IMG can coordinate accommodations before and/or after a medical procedure, and pre-payment of arrangements when necessary.

■ DENTAL REFERRAL

Referrals are available to you upon request and includes referral to and coordination with emergency dentists.

■ INPATIENT MONITORING

IMG will assist when you are formally admitted on an inpatient basis. IMG can facilitate clear and concise communication between local facilities and provide the standard of care or information that you would expect in situations where medical treatment is necessary. Services include determining the medically-appropriate treatment, selecting the facility, calculating the expense, and providing medical monitoring.

■ MEDICAL MONITORING

In the unfortunate event of hospitalization and necessary clinical observation, IMG medical staff will monitor your care. The nurse case manager will obtain medical information, assess the adequacy of the treatment facility, determine the need for transfer or evacuation, and coordinate with the treatment facility medical staff and IMG medical staff. Arrangement for transfers is available for situations that require it.

■ MEDICAL PAYMENTS

To reduce admission or treatment delays, improve your patient experience, and to ensure an expedited claims process, IMG can place Guarantee of Payments (GOP) to healthcare providers. There is no coverage for medical expenses available through this program, and all costs will be the responsibility of your employer or you.

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.



MEDICAL ASSISTANCE SERVICES (CONT.)

■ MEDICAL REFERRAL

This service is available upon request and includes referral to and coordination with preferred primary care physicians, clinics, hospitals, and healthcare providers worldwide.

■ GENERAL MEDICAL ADVICE

IMG can provide general medical advice on your medical care. This can include direction to care, along with other research and information about your medical condition.

■ OUTPATIENT MONITORING

IMG will assist with the arrangement of medically-appropriate treatment through a physician or other healthcare provider. This service may also include a Guarantee of Payment (GOP) and medical monitoring.

■ PRESCRIPTION TRANSFER AND SHIPPING

IMG can facilitate the shipment or replacement of prescriptions or other important items (e.g. eyeglasses) for you within set locations and predetermined schedules.

■ PREAUTHORIZATION OF MEDICAL CARE

IMG can determine if a service, treatment, or Durable Medical Equipment (DME) is medically necessary in a given situation and can provide a guarantee of payment for the services provided.

■ DISPATCH OF MEDICAL PROFESSIONAL

IMG will dispatch a medical professional near you. The type of advanced practitioner will depend on location, situation, and individual case.

■ REPLACEMENT OF MEDICAL DEVICES

When your treatment or diagnosis necessitates medical equipment that is not available locally, IMG can secure or procure and deliver the required equipment.

■ TELEPHONE INTERPRETATION

This service offers a multilingual, 24/7 service that provides translation services during international travel in the event of a medical situation or accident.

■ TELEMEDICINE

Access the care you need when you're on the go through our virtual telemedicine platform. You can engage with a qualified physician to address non-emergency situations from the comfort of your couch, saving you time and money. Using a video platform, our medical professionals can provide live guidance and advice around your medical concern—you can even fill a prescription in the US or abroad.**

**This service does not provide care or advice to urgent medical situations. Medical emergencies should utilize local emergency responders or seek care at a nearby hospital. Prescription solutions are only available in select locations.



EMERGENCY MEDICAL TRANSPORT SERVICES

In a medical emergency, IMG coordinates and provides Emergency Medical Transport Services that have a proven track record of helping you get the care they need. IMG also helps contain program costs and coordinates communications across borders and between constituents at every step of the way home.

■ EMERGENCY MEDICAL EVACUATION

IMG can coordinate and provide transportation to a hospital or medical facility to treat an unforeseen sickness or injury which is acute or life-threatening when adequate medical treatment is not available in the immediate area. IMG will coordinate and provide transportation to the closest hospital or medical facility capable of providing that treatment.

■ \$25,000 EMERGENCY HOSPITALIZATION

During an emergency medical evacuation, IMG can provide up to a \$25,000 guarantee of payment (GOP) for your admittance to a receiving hospital. You must be traveling outside your home country and the United States to be eligible. This benefit can only be used with an approved Emergency Medical Evacuation.

■ DISPATCH OF A PHYSICIAN

If the local attending physician and IMG cannot adequately assess your need for medical evacuation and transportation, IMG will coordinate and dispatch a physician to assist in the assessment.

■ RETURN OF DEPENDENT CHILDREN

IMG can arrange the transport of dependent children to your home or their home in the event you are hospitalized due to an unforeseen sickness or injury which is acute or life-threatening, and the children are left unattended as a result. IMG will also coordinate and provide a qualified escort to accompany the children during their return.

■ MEDICAL REPATRIATION

If IMG determines that it is medically necessary for you to return to your place of permanent residence because of a hospitalization of an unforeseen sickness or injury which is acute or life-threatening, IMG will coordinate and provide transportation to return you to your permanent residence via:

- i. One-way economy transportation; or
- ii. Commercial upgrade based on your condition as recommended by the local attending legally qualified physician and approved by IMG.

If IMG determines that it is medically necessary for you to return to your place of permanent residence for continued treatment of an unforeseen sickness or injury which is acute or life-threatening, IMG will coordinate and provide transportation to the hospital or medical facility closest to your permanent place of residence capable of providing that treatment.

■ REPATRIATION OF REMAINS

In the event of death, IMG will arrange and coordinate the preparation and transportation of mortal remains to the deceased's place of residence or to the place of burial.

■ RETURN OF TRAVEL COMPANION

If you are hospitalized with an acute or life-threatening injury or sickness, IMG can arrange for a travel companion to accompany them on their medical evacuation or repatriation trip home or to a medical facility near their home.

■ VEHICLE RETURN SERVICES

In the case of a medical evacuation, medical repatriation, or return of remains, IMG can coordinate the return of your unattended vehicle your home or place of rental. The vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. Any costs required to maintain the safe operation of the vehicle(s) during the return will be your responsibility. The request for the vehicle return service must occur at the time of medical evacuation, medical repatriation, or return of remains.

■ VISIT OF A FAMILY MEMBER OR FRIEND

If you are traveling alone and are hospitalized due to an unforeseen sickness or injury which is acute or life-threatening and an emergency evacuation or repatriation is not imminent, or in the event you pass away while on a trip, upon IMG's determination, IMG will coordinate and provide one round-trip economy airfare ticket to bring a person of your or your family's choice to their location.

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TRAVEL ASSISTANCE SERVICES

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

■ LOST DOCUMENT & LOST LUGGAGE ASSISTANCE

IMG will assist with arrangements to replace or forward copies of lost or stolen documents, including passports, driver's licenses, and credit cards, as well as assist with procedures to file loss reports and to recover lost or stolen articles such as luggage.

■ EMERGENCY CASH & BAIL ASSISTANCE

If your wallet is stolen, IMG can help arrange an emergency cash advance. IMG can also provide assistance with obtaining bail bonds, where available.

■ CONSULATE AND EMBASSY LOCATIONS

IMG provides specific information on consulate and embassy locations based upon your travel destination.

■ IDENTITY THEFT ASSISTANCE

IMG provides informational details on potential threats as well as mitigation in the event of a stolen identity. In the event an ID theft incident occurs during travel, IMG can provide guidance in taking the necessary steps to recovery.

■ PRE-TRIP AND CULTURAL INFORMATION

Prior to travel, IMG can provide you with certain country-specific information:

- » Passport and visa information: Provides details on required documentation when entering and exiting foreign countries.
- » Foreign currency exchange rates
- » Weather forecasts
- » General Information on local customs
- » General information on business etiquette
- » Information on national holidays and standard business hours
- » Travel advisories
- » Customs information
- » Local voltage information

■ LANGUAGE INTERPRETATION SERVICES

IMG can provide multilingual, 24/7 translation services during international travel in the event of a medical situation or accident.

■ LEGAL REFERRALS

IMG can provide referrals to legal personnel as necessary if needed during your travels.

■ PET HOUSING & RETURN

IMG can assist with pet-friendly hotel accommodations, boarding facilities, and travel home for pets when necessary.

■ URGENT MESSAGE RELAY

IMG will relay emergency messages on your behalf to your family and place of work.

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SECURITY SERVICES

■ POLITICAL EVACUATION/REPATRIATION

In the case of a threatening security or political emergency situation due to governmental or social upheaval at your location, IMG will coordinate and provide transportation to remove you from the area. Emergency political evacuation/repatriation services are provided by IMG security personnel to the nearest safe location and then to your primary home if needed. The decision to evacuate/repatriate will be made by IMG security personnel in consultation with local governments and security analysts.

If you are in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits IMG's ability to fully provide services, IMG shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service. IMG cannot be held responsible for failure to provide services or for delays caused by strikes or other conditions beyond its control including, but

not limited to, flight conditions or where rendering of service is prohibited by local laws or regulatory agencies.

IMG retains the discretion to limit you to one (1) emergency evacuation and or repatriation attributable to any single emergency situation.

■ NATURAL DISASTER EVACUATION

In the event of a natural disaster situation, IMG will, on a best-effort basis, coordinate and provide for your evacuation from a safe departure point we designate as a safe haven of our selection. If evacuation becomes impractical due to hostile or dangerous conditions, IMG will maintain contact and advise you until evacuation becomes viable or the natural disaster situation has passed. IMG will only coordinate and arrange for a natural disaster situation evacuation up to and including seven (7) days from the date the official disaster declaration is issued.

ACCESSIBLE TECHNOLOGY

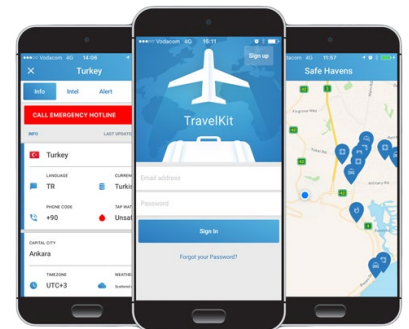
■ IMG TRAVEL INTELLIGENCE

Minimize potential travel issues and destination-specific risks with TravelKit, the IMG Travel Intelligence app that ensures 24/7 assistance is always within reach—wherever you are in the world. Before your next trip, search and download "TravelKit" in your mobile app store. Then, register with code **PRUDENTIALIMG1** (Registration opens on January 1st, 2020).



IMG Travel Intelligence provides 24/7 support and allows you to:

- » Stay up-to-date on global developments with timely alerts about security & travel-related incidents nearby
- » Access detailed country and city intelligence, such as risk ratings, travel advisories, political & security concerns, travel logistics, cultural norms, weather threats, & location-specific health intelligence
- » Receive immediate assistance in the event of a crisis via the in-app emergency hotline
- » Stay informed of travel disruptions, including airline delays & cancellations
- » Access pre-trip checklists, including reminders to prepare & store travel documents pertaining to the destination
- » Locate hospitals, police stations, & other safe haven information, as well as local emergency phone numbers



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CONTRACTUAL LIMITATIONS

Travel Assistance Services will not be provided or available for any loss or injury that is caused by, or results from:

- Normal childbirth, normal pregnancy (except complications of pregnancy) or voluntary induced abortion
- Mental or nervous condition, unless hospitalized
- Traveling against the advice of a physician
- Traveling for the purpose of medical treatment
- Active participation in war and/or terrorism

NOTE

These descriptions are informational only and the services agreement is the only source of all available services, which are subject to specific terms and conditions.

IMG will provide travel assistance services such as lost luggage assistance, urgent message relay, and pet housing & return. Third-party costs related to travel assistance services are the responsibility of the Member. IMG will provide emergency assistance services and payment for third-party expenses related to a qualified medical evacuation, medical repatriation, return of dependent children, return of travel companion, dispatch of physician, \$25,000 emergency hospitalization, return of mortal remains, vehicle return services, political or natural disaster evacuation, or visit of a family member or friend; however, any medical expenses related to these services would be the responsibility of the Member. Please contact your primary health insurance provider for consideration of medical coverages, or contact IMG for a custom out of country medical quote. Emergency medical transport services must be arranged by IMG-designated personnel to be eligible for services under this program. All services must be provided or coordinated by IMG or our designated security provider. No claims for reimbursement will be accepted. Travel is defined as 100 miles or more from your primary residence or while in a foreign country for up to 180 consecutive days.



 WORRY LESS.
Experience more.



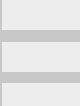
BE  There.

INTERNATIONAL MEDICAL GROUP®
TRAVEL ASSISTANCE SERVICES



Please cut out and fold in half.

INTERNATIONAL MEDICAL GROUP®
TRAVEL ASSISTANCE PROGRAM



Toll free from within the U.S.:
+1 (855) 847-2194
From anywhere in the world:
+1 (317) 927-6881
assist@imglobal.com



Name _____ Company _____

This is not a medical insurance card. Valid until termination of policy.

Attention

THIS IS NOT A MEDICAL INSURANCE CARD

The participant is entitled to IMG Assistance Services.
El participante tiene derecho a los servicios de asistencia médica y de viaje de IMG.
Le participant a droit aux services de voyage et d'assistance médicale IMG.
参与者有权享受IMG旅行和医疗援助服务。

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*All services must be provided by International Medical Group (IMG).
No claims for reimbursement will be accepted.*

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