First Health. Network		
Name: Smith, John		
Insured ID: 12345678		
PGTII123456789		
Effective:	20-AUG-2024	4
This coverage contains precertification requirements (see back). Possession of this card does not guarantee coverage.		
Points of Care Discount	Bin No.:123456 Rx Group #: IMG123 PCN#: URX001	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 (Live Chat available) Online Provider Network: www.imglobal.com / provider		
Claim Filing Information		
Electronic Claim Payor ID: IMGIN		
Mail claims to:	International Medical Group (IN Claims Department PO Box 240429 Apple Valley, MN 55124 USA	IG) • • • • • • • • • • • • • • • • • • •

Fax: +1.317.655.4505

Confirmation of Coverage

September 11, 2024

RE: Confirmation of Coverage for JOHN SMITH Certificate Number: PGTII12345678

To Whom It May Concern:

Please be advised that JOHN SMITH has purchased Patriot International® Lite Group certificate number PGTII12345678 effective 20-Aug-2024 to 03-Sep-2024 at 12:01 AM EST. The policy is administered by International Medical Group®, Inc., and underwritten by SiriusPoint Specialty Insurance Company, a member of the SiriusPoint Ltd. group with offices in the EU (Belgium, Germany, Sweden, Switzerland), United Kingdom, Bermuda, Canada, United States, Singapore and China. Sirius has an "A-" (Excellent) rating from A.M. Best.

Medical insurance coverage is provided while traveling worldwide outside of the insured person's Country of Residence including France, per policy provisions. Coverage includes medically necessary treatment related to COVID-19/SARS-CoV-2, subject to all other terms and conditions of this insurance. 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 the policy maximum 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. 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 500,000.00 USD.

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

Sincerely,

Certificate Holder Services

Your Producer Contact Information:Insubuy, Inc. - 518554200 Mapleshade Lane, Suite 200Plano, TX 75093Telephone:(866) INSUBUYFax:972-767-4470Email:info@insubuy.comWebsite:www.insubuy.com