

AMA INSURANCE

Global Health Plan
worldwide short-term medical insurance

 Med *Plus* Advantage



Global Peace of Mind[®]



Secure, Reliable Medical Insurance

AMA Insurance and the Med Plus Advantage Program have partnered with International Medical Group® (IMG®) to address the travel insurance needs of U.S. and non-U.S. citizens. This insurance program is designed for those in need of medical insurance while traveling outside of their home country for business, pleasure, medical brigades or study.

This program offers exceptional services and provides you:

- » Responsive medical management 24/7/365 for emergencies anywhere in the world
- » Access to a global network of more than 17,000 qualified providers
- » International and multilingual customer service centers
- » Online service at your fingertips anytime, anywhere through MyIMGSM

Global Health Plan

- » Short-term travel medical insurance
- » MPA Patriot Travel plan options
- » Individual and group plans
- » Great for study abroad, scholars, health brigades, educators and student international programs, including J Visa programs
- » International emergency care
- » Daily and monthly rates

A Partnership of Excellence

MedPlus Advantage and International Medical Group (IMG) bring you world-class medical insurance benefits backed by unparalleled services.

Med Plus Advantage (MPA) Program

Since 1992, the MPA program has offered insurance protection specifically tailored to the circumstances of the medical professional's career track. Med Plus Advantage is a solutions-based program that was developed following an AMA resolution to investigate the feasibility of finding insurance coverage that better meets the needs of students and residents.

From the \$200,000 student loan payoff benefit, to the five year student definition in the group disability insurance plan, the MPA program continues to address the needs of medical professionals along their educational career track and into practice.

International Medical Group (IMG)

For 25 years, IMG has provided high quality global medical insurance benefits and developed a reputation of excellence and leadership in the international medical insurance market. With around-the-clock medical management services, multilingual claims administrators and highly trained customer service professionals, IMG is confident in its ability to provide the products international travelers need, backed by the services they want. Located in Indianapolis, Indiana, U.S.A., IMG has provided Global Peace of Mind® to more than one million people worldwide in more than 190 countries. IMG is committed to 'being there' with its international clients wherever life takes them.



Global Health - Patriot Travel Summary of Benefits

Includes Emergency Medical Evacuation Services

Maximum Limits	\$50,000, \$100,000, \$500,000, \$1,000,000, \$2,000,000
Individual Deductible	\$0, \$100, \$250, \$500, \$1,000, \$2,500
Coinsurance - for treatment received outside the U.S. & Canada	No Coinsurance
Coinsurance - for treatment received within the U.S. & Canada	<u>In the PPO Network</u> - The plan pays 90% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit <u>Out of the PPO Network</u> - The plan pays 80% of eligible expenses up to \$5,000, then 100% up to the Maximum Limit
Benefit Period	Six months
MyIMG SM	24 hour secure access from anywhere in the world to manage your account at anytime
World-class Medical Benefits	Coverage available for in-patient and out-patient medical expenses
International Emergency Care	A wide range of international emergency benefits available including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more
Hospital Room and Board	Up to the Maximum Limit for average semi-private room rate
Intensive Care	Up to the Maximum Limit
Medical Expenses	Up to the Maximum Limit
Out-patient Medical Expenses	Up to the Maximum Limit
Local Ambulance	Up to the Maximum Limit
Prescription Drugs	Up to the Maximum Limit
Emergency Room Accident	Up to the Maximum Limit
Emergency Room Illness with In-patient Admission	Up to the Maximum Limit
Emergency Room Illness without In-patient Admission	Up to the Maximum Limit with additional \$250 deductible
Dental - Injury Due to Accident	Up to the Maximum Limit
Dental - Sudden Dental Emergency	Up to \$100
Hospital Daily Indemnity	Up to \$100 per night up to a maximum of 10 days
Emergency Medical Evacuation	Up to \$500,000 lifetime maximum (independent of the Maximum Limit)
Emergency Reunion	Up to \$50,000
Return of Mortal Remains or Cremation/Burial	Up to \$50,000 for Return of Mortal Remains or \$5,000 for Cremation/Burial
Return of Minor Children	Up to \$50,000
Political Evacuation	Up to \$10,000
Natural Disaster	\$100 per day for five days
Identity Theft Assistance	Up to \$500 per Period of Coverage
Terrorism	Up to \$50,000 lifetime maximum
Sports & Activities Coverage	Up to the Maximum Limit for basic sports
Sudden and Unexpected Recurrence of a Pre-existing Condition - Medical <i>(for U.S. citizens only)</i>	Up to age 65 with primary health plan: Usual Reasonable and Customary (URC) up to plan maximum. Up to age 65 without primary health plan: \$20,000 lifetime maximum. Age 65+: \$2,500 lifetime maximum
Sudden and Unexpected Recurrence of a Pre-existing Condition - Emergency Medical Evacuation <i>(for U.S. citizens only)</i>	Up to \$25,000 of eligible costs and expenses
Incidental Home Country Coverage	Up to a cumulative two weeks
End of Trip Home Country Coverage	One month for every five months of travel coverage purchased, up to a maximum of two months
Trip Interruption	Up to \$5,000
Common Carrier Accidental Death	\$50,000 to beneficiary; maximum of \$250,000 per family
Accidental Death & Dismemberment	\$25,000 principle sum
Lost Luggage	Up to \$50 per item of personal property; maximum of \$250

The above is a consolidated description of benefits. A certificate containing the complete wording, exclusions and limitations will be included in the fulfillment kit.

Global Health Optional Riders

Adventure Sports Rider <i>(Available to insureds up to age 65.)</i>	Age 0-49: \$50,000 Lifetime Maximum; Age 50-59: \$30,000 Lifetime Maximum; Age 60-64: \$15,000 Lifetime Maximum
Enhanced AD&D Rider <i>(Available on the individual plan only. Available to the primary insured only.)</i>	Up to an additional \$400,000
Citizenship Return Rider	Up to the Maximum Limit
Evacuation Plus Rider <i>(Available on the individual plan only.)</i>	Up to age 65. Non Life-threatening Medical Evacuation: Up to a maximum of \$25,000. Natural Disaster Evacuation: Up to a maximum of \$5,000.
Chaperone/Faculty Leader Replacement Rider <i>(Available on the group plan only.)</i>	Up to \$3,000 for round trip economy airline ticket

Global Health Services

MyIMGSM

Service at your fingertips anytime, anywhere - that's what MyIMG provides. MyIMG is our proprietary online service that allows you to access information and manage your IMG accounts, 24 hours a day, seven days a week, from anywhere in the world. Some features include:

- » Submission of online claims
- » Claim status
- » Explanation of benefits statements
- » Obtain certificate documents
- » Locate a provider
- » Access ID cards
- » Initiate Precertification
- » Live chat with IMG

Universal Rx Pharmacy Discount Savings

This is a discount savings program available to every insured in a Global Health Plan. This program allows card holders to purchase prescriptions at one of over 35,000 participating pharmacies in the U.S. and receive the lower of 1) Universal Rx contract price or 2) the pharmacy regular retail price.

This discount program is not insurance. It is purely a discount program available to insureds in a Global Health Plan. Use of the discount card does not guarantee that medication is covered or will be reimbursed under the insurance plan.





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This invitation to inquire allows eligible applicants an opportunity to inquire further 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. The contract does contain a pre-existing condition exclusion and does not cover losses or expenses related to a pre-existing condition.

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Coverage under the MPA Global Health Plan and MPA Global Explorer Plan will be placed by IMG with a surplus lines insurer with an A.M. Best financial strength rating of "A" (Excellent). The surplus lines insurer is not licensed in any U.S. jurisdiction. Claims under these plans are not covered by any state guaranty fund in the event of an insolvent insurer.