



CHOICEAMERICA™

*Travel medical insurance for non-U.S. citizens
traveling to the United States, Mexico or Canada.*





KEY FEATURES OF YOUR CHOICEAMERICA™ PLAN

- Essential medical benefits you may require during your travels at an affordable cost
- Coverage area: North America Continent (U.S, Mexico & Canada)
- Coverage if your entry to the U.S. is denied

Benefits that can be purchased for an additional premium:

- Limited pre-existing condition coverage
- Limited dental and vision coverage
- Adventure sports and amusement park injury coverage



YOUR NO. 1 CHOICE

International travel can quickly turn into a frightening situation if you're not prepared for a medical emergency. Most travelers assume they will be covered by their standard medical plan, but that isn't always the case. While traditional plans may offer adequate domestic coverage, they are not designed for international travel. Without even realizing it, you may be putting your health at risk.

Don't let your medical coverage be an uncertainty. Travel with ChoiceAmerica™ so you can spend more time enjoying your international experience and less time worrying about medical coverage.

Designed with the needs and budget considerations of international travelers in mind, ChoiceAmerica™ offers short-term medical coverage for non-U.S. citizens traveling to North America, including the United States, Mexico and Canada. The plan is designed to provide essential benefits you may require during your travels at an affordable and competitive cost. It is a limited coverage plan that provides benefits up to a maximum amount for each type of service or treatment. Be sure to review the plan benefits and limits of coverage in the Certificate of Insurance, which is available upon request. Contact your agent if you need any help understanding the coverage of this plan, and to ensure ChoiceAmerica™ is right for you.

A PARTNERSHIP OF EXCELLENCE

VisitorsCoverage® has partnered with International Medical Group® (IMG®) to bring you world-class benefits backed by unparalleled services. IMG, a leading administrator of international insurance products, has developed a reputation of excellence in the industry. Serving millions of members in almost every country, IMG is committed to being there with its international clients, wherever life takes them.

ELIGIBILITY AND COUNTRY RESTRICTIONS

The following conditions (among others) apply to all persons applying for and/or enrolling in the ChoiceAmerica™ plan:

- » ChoiceAmerica™ is travel medical insurance for non-U.S. citizens traveling to the United States, Mexico or Canada.
- » To qualify for coverage you must not be a citizen or permanent resident of the host country you are traveling to, which are the United States, Mexico or Canada.

COVERAGE AREA & INTERNATIONAL TRAVEL TIME COVERAGE

ChoiceAmerica™ covers non-U.S. citizens and non-U.S. permanent residents traveling outside of their home country to the United States, Mexico and/or Canada, and provides coverage during international travel time as long as the dates of travel are included in the policy. Coverage begins as soon as you are outside of your country of residence.

COVERAGE DATES

You will choose the policy's start date and end date during the application process. The start date can be as early as the day after your purchase and as far out as 6 months from the date of purchase. The plan will provide minimum coverage period of 5 days up to a maximum period of 12 continuous months. The policy will begin on the selected start date at 12:01 a.m. EST and will end on the selected end date at 12:01 a.m. EST.

EXTENSION

Your ChoiceAmerica™ policy may be extended in increments with minimum of five (5) days up to the maximum coverage period of 12 continuous months. If applicable, policy can be extended online. Each extension is subject to a \$5 extension fee.

CANCELLATION AND REFUND

If you are not pleased with your ChoiceAmerica™ policy for any reason, you may submit a written request to International Medical Group® (IMG®) prior to your start date, for cancellation and full refund of your premium. After the policy's start date, you may submit a written request for cancellation as long as no claims have been submitted, but the following conditions will apply: 1) you will be required to pay a \$20 cancellation fee and 2) your refund will be pro-rated based on the amount of days left on the policy. If you or service provider have filed claims, your premium is non-refundable.

DOCTORS AND HOSPITALS

With ChoiceAmerica™, you can visit any doctor, hospital or urgent care facility of your choice. When going to the doctor, hospital, or urgent care facility, the insurance ID card should be shown as well as stating that the policy is a "travel medical insurance policy that does not belong to any PPO network".

Depending on the billing process of the facility you go to, you might be required to make a payment, for which you can file a claim.

BILLING

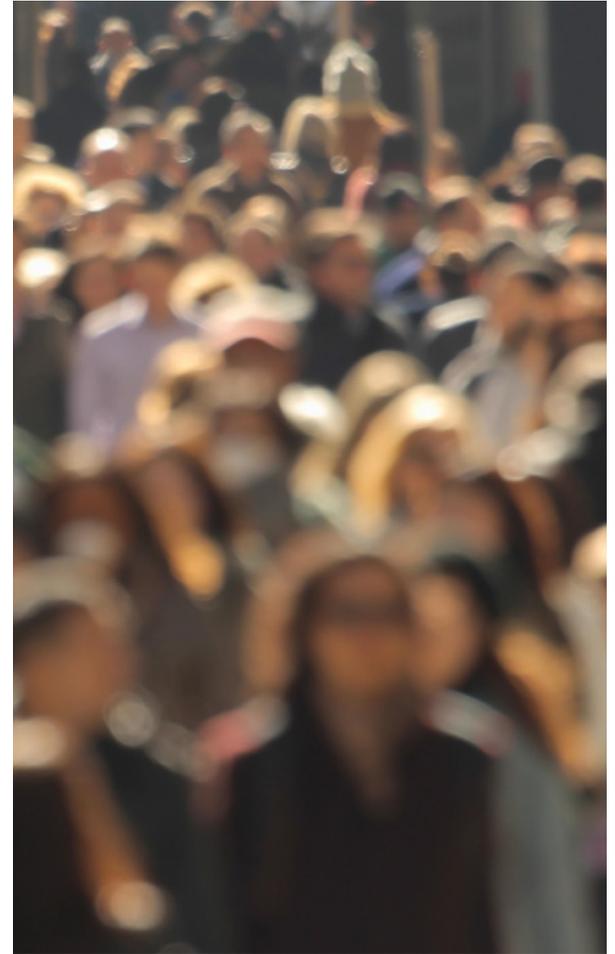
Billing arrangements will be determined by the medical facility. If the medical facility accepts ChoiceAmerica™ insurance, they will bill the insurance company directly. If they do not accept this coverage, you will be required to pay for your medical expenses up front, but can submit your expenses to International Medical Group® (IMG®) for reimbursement according to your plan benefits. In both cases, you will still need to submit a claim after incurring medical expenses as part of the mandatory process. *Please note that this is a claim reimbursement policy, meaning you are required to submit all claims.*

CLAIM FILING PROCESS

To file a claim, complete the paper claim form available at visitorscoverage.com or imglobal.com and mail it to: Claims Department, International Medical Group, P.O. Box 88500, Indianapolis, Indiana 46208-0500, or use IMG's MyIMG member portal at myimg.imglobal.com to submit it electronically. Along with the claim form, supporting documents will need to be submitted, including a copy of any bills and receipts, and a copy of all stamped pages of your passport. Additional documentation may be needed, in which case IMG will contact you to request it.

CLAIMS PAYMENTS

Upon approval, the claims will be paid by check to the policy holder's mailing address. Direct reimbursements can be wired to an international bank account upon request.





PRECERTIFICATION

Each proposed hospital admission, inpatient or outpatient surgery, and other procedures as noted in the Certificate of Insurance must be precertified for medical necessity. This means you or your attending medical practitioner must communicate with an IMG representative at the number listed on the IMG ID card prior to admission to a hospital or performance of a surgery.

In case of an emergency admission, the precertification call must be made within 48 hours of admission, or as soon as reasonably possible. If a hospital admission, a surgery or anything else requiring precertification is not precertified, eligible claims and expenses will be reduced by 50%.

It is important to note that precertification is only a determination of medical necessity, not an assurance of cover, verification of benefits or a guarantee of payment. All medical expenses eligible for reimbursement must be medically necessary and will be paid or reimbursed at usual, reasonable and customary rates. Please refer to the Certificate of Insurance as defined for full details of the precertification requirements. You must follow precertification instructions carefully. Failure to do so may invalidate your claim or, in certain circumstances, result in a loss or reduction of coverage.

Note: You may begin the precertification process through MyIMG. You will be asked to provide the required information, which can then be submitted electronically to IMG. Once we have confirmed receipt of your request, our utilization management and review team will review the information provided and respond to you or the provider within two business days. Please note that this online service will only initiate the precertification process, and it should not be used to precertify emergency admissions, procedures or evacuations.

PRE-EXISTING CONDITIONS

Pre-existing conditions are not covered by most travel medical insurance plans due to the short-term nature of the plans. Pre-existing conditions can include, but are not limited to, any medical condition that you have had before the policy effective date. However, ChoiceAmerica™ offers an optional pre-existing condition rider, which provides limited and basic coverage for eligible pre-existing conditions that existed at or prior to the effective date. This coverage can be added at the time of enrollment for a qualifying application. It is important to review the coverage available under this rider. A complete description of benefits is available in the Certificate of Insurance, which is available upon request from your agent or from IMG. Please note that all diagnoses are determined by the attending physician.

PASSPORT AND TRAVEL DOCUMENT LOSS

You are reimbursed expenses for replacing a lost or stolen passport or travel document up to \$100, as long as you provide proper proof of loss, including a police report.



BENEFIT SUMMARY

	PLAN A	PLAN B
Maximum	\$50,000 per per certificate period	\$100,000 per per certificate period
Deductible	\$0, \$50, or \$100 per certificate period	\$0, \$50, or \$100 per certificate period
INPATIENT TREATMENT		
Pre-admission Testing	Up to \$1,100 per certificate period	Up to \$1,100 per certificate period
Inpatient Physician Visits	Up to \$65 per visit, 30 visits per certificate period	Up to \$90 per visit, 30 visits per certificate period
Specialist Consultation	Up to \$450 per certificate period	Up to \$500 per certificate period
Hospital Room and Board	Up to \$1,400 per day, 30-day maximum certificate period	Up to \$1,950 per day, 30-day maximum per certificate period
Intensive Care	Up to an additional \$660 per day, 8-day maximum per certificate period	Up to an additional \$850 per day, 8-day maximum per certificate period
Private Duty Nurse	Up to \$550 per certificate period	Up to \$550 per certificate period
Surgeon	Up to \$3,300 per surgical session	Up to \$5,500 per surgical session
OUTPATIENT TREATMENT		
Outpatient Physician Visits	Up to \$65 per visit, 10 visits per certificate period	Up to \$90 per visit, 10 visits per certificate period
Diagnostic Laboratory & Radiology	Up to \$800 per certificate period	Up to \$950 per certificate period
Hospital Emergency Room	Up to \$330 per visit	Up to \$550 per visit
Surgical Facility	Up to \$900 per surgical session	Up to \$1,000 per surgical session
Surgeon	Up to \$3,300 per surgical session	Up to \$5,500 per surgical session
Physical Therapy	Up to \$40 per visit per day, 12 visits per certificate period	Up to \$40 per visit per day, 12 visits per certificate period
Extended Care Facility	Up to \$200 per day, 15 day maximum per certificate period	Up to \$250 per day, 15 day maximum per certificate period
Prescriptions	Up to \$250 per certificate period	Up to \$250 per certificate period

BENEFIT SUMMARY

	PLAN A	PLAN B
MISCELLANEOUS INPATIENT & OUTPATIENT TREATMENT		
Assistant Surgeon	Up to \$825 per surgical session	Up to \$1,375 per surgical session
Anesthesia	Up to \$825 per surgical session	Up to \$1,375 per surgical session
EMERGENCY SERVICES		
Common Carrier Accidental Death	Up to \$5,000 per insured or \$25,000 maximum per family per certificate period	Up to \$5,000 per insured or \$25,000 maximum per family per certificate period
Emergency Local Ambulance	Up to \$450 per certificate period	Up to \$450 per certificate period
Emergency Medical Evacuation	Up to \$50,000 per evacuation	Up to \$50,000 per evacuation
Return of Mortal Remains	Up to \$7,500 maximum or \$5,000 for local burial or cremation	Up to \$7,500 maximum or \$5,000 for local burial or cremation
OTHER SERVICES		
Dental Accident	Up to \$550 per certificate period	Up to \$550 per certificate period
Lost Passport	Up to \$100 per certificate period	Up to \$100 per certificate period
Terrorism	Up to \$50,000 per certificate period	Up to \$50,000 per certificate period
Border Entry Protection (U.S., Canada & Mexico)	Up to \$2,500 life time maximum for economy class airline ticket to country of origin	Up to \$2,500 life time maximum for economy class airline ticket to country of origin
OPTIONAL COVERAGES		
Dental & Vision Rider	Acute only: Dental - 1 exam up to \$75. Tooth removal: \$150 per certificate period Vision - 1 exam up to \$100 per certificate period	Acute only: Dental - 1 exam up to \$75. Tooth removal: \$150 per certificate period Vision - 1 exam up to \$100 per certificate period
Adventure Sports Rider	Up to \$50,000 per certificate period	Up to \$100,000 per certificate period
Pre-Ex Rider	Additional \$50 deductible per incident. Physician visit: \$100 per visit, 2 visits maximum. Lab & x-ray: \$500. Emergency room & hospitalization: \$1,000. Prescription \$50	Additional \$50 deductible per incident. Physician visit: \$150 per visit, 2 visits maximum. Lab & x-ray: \$500. Emergency room & hospitalization: \$1,000. Prescription \$50

All coverages, benefits and premium amounts are in U.S. dollars.

Usual, reasonable and customary charges. Subject to deductible and coinsurance where applicable.

Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided

WWW.VISITORS_COVERAGE.COM

PHARMACY BENEFITS

If you purchase medication at a pharmacy, ChoiceAmerica™ will reimburse you according to the amount listed in the schedule of benefits, if you submit the expense as a claim along with an eligible receipt that contains the name of the patient, medication, dosage, name of prescribing doctor, date of purchase, cost of the medication and mode of payment.

Rx Pharmacy Discount Savings: This discount savings program allows you to purchase prescriptions at one of more than 35,000 participating pharmacies in the U.S. and receive the lower of **1)** Rx contract price or **2)** the pharmacy regular retail price. *This program is not insurance coverage; it is purely a discount program.*

RATES AND PLAN INFORMATION

		\$50,000 MAXIMUM BENEFIT PER LIFE OF PLAN					
		Option 1 - \$0 deductible per period of coverage		Option 2 - \$50 deductible per period of coverage		Option 3 - \$100 deductible per period of coverage	
Age		One Month	Daily	One Month	Daily	One Month	Daily
PLAN A	2 weeks - 18	\$43.90	\$1.46	\$36.63	\$1.22	\$33.72	\$1.12
	19 - 29	\$33.43	\$1.11	\$28.49	\$.95	\$25.58	\$.85
	30 - 39	\$37.21	\$1.24	\$31.10	\$1.04	\$28.49	\$.95
	40 - 49	\$38.37	\$1.28	\$32.85	\$1.09	\$29.65	\$.99
	50 - 59	\$52.91	\$1.76	\$45.35	\$1.51	\$41.28	\$1.38
	60 - 69	\$62.79	\$2.09	\$51.74	\$1.72	\$47.67	\$1.59
	70 - 74	\$97.28	\$3.24	\$80.17	\$2.67	\$73.86	\$2.46
	Dependent child	\$41.57	\$1.39	\$35.47	\$1.18	\$31.98	\$1.07

		\$100,000 MAXIMUM BENEFIT PER LIFE OF PLAN					
		Option 4 - \$0 deductible per period of coverage		Option 5 - \$50 deductible per period of coverage		Option 6 - \$100 deductible per period of coverage	
Age		One Month	Daily	One Month	Daily	One Month	Daily
PLAN B	2 weeks - 18	\$59.30	\$1.98	\$49.13	\$1.64	\$45.64	\$1.52
	19 - 29	\$46.80	\$1.56	\$38.66	\$1.29	\$36.05	\$1.20
	30 - 39	\$50.00	\$1.67	\$41.86	\$1.40	\$38.95	\$1.30
	40 - 49	\$52.04	\$1.73	\$43.90	\$1.46	\$41.28	\$1.38
	50 - 59	\$72.68	\$2.42	\$60.47	\$2.02	\$56.69	\$1.89
	60 - 69	\$81.69	\$2.72	\$68.61	\$2.29	\$65.70	\$2.19
	70 - 74	\$126.56	\$4.22	\$106.29	\$3.54	\$101.79	\$3.39
	Dependent child	\$56.40	\$1.88	\$46.80	\$1.56	\$43.31	\$1.44

OPTIONAL COVERAGE RATE FACTORS (Multiply the factor by the rates from the table above)

OPTIONAL RIDERS	Rate Factor
Pre-Ex Rider	1.3
Dental & Vision Rider	1.3
Sports Rider	1.2

All premium rates are effective as of 3/15/2017. IMG reserves the right to issue the most current rates in the event these expire, are modified or replaced with a newer version. Rates include surplus lines tax where applicable. A dependent child is your child shown on the Application Form over 14 days and under 18 years of age, traveling with you, and for whom premium has been paid.

The ChoiceAmerica brochure is marketing material that is provided for information purpose only and covers only the plan highlights. This brochure should not be viewed as a complete description of coverage. Nothing in this brochure can replace or override what is defined in the Certificate of Insurance. Please review the Certificate of Insurance for a detailed description of coverage benefits, limitations and exclusions. Only the Terms and Conditions of coverage benefits listed in the Certificate of Insurance are binding. A complete description of coverage is available in PDF version at www.VisitorsCoverage.com/ChoiceAmerica. You can also request a sample Certificate of Insurance by contacting insurance@ImGlobal.com or ChoiceAmerica@visitorsCoverage.com.

CONDITIONS OF COVERAGE

1. Coverage and benefits are subject to the applicable deductible and scheduled limits and sub-limits, and all other terms, conditions and exclusions of the ChoiceAmerica™ plan as contained in the complete Certificate of Insurance.
2. Coverage under the plan is secondary to any other available coverage or benefits.
3. Coverage and benefits are for medically necessary, and usual, reasonable and customary charges only.
4. Treatment must be administered or ordered by a physician.
5. Charges must be incurred during the certificate period.
6. Claims must be presented to IMG for payment within 90 days from the date the claim was incurred.





Producer Contact Information

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 as defined. 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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