First Health. Network		
Name: Smith, John Insured ID: 123456789		
Certificate: C	OUTII123456789	
Effective:	19-SEP-2024	1
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 (IM Claims Department PO Box 240429 Apple Valley, MN 55124 USA	G) I V

Fax: +1.317.655.4505

## **Confirmation of Coverage**

September 11, 2024

RE: Confirmation of Coverage for JOHN SMITH Certificate Number: OUTII12345678

To Whom It May Concern:

Please be advised that JOHN SMITH has purchased Outreach International(SM) certificate number OUTII12345678 effective 19-Sep-2024 to 21-Jun-2025 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 Albania, 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 500,000.00 USD and Return of Mortal Remains benefits up to a maximum of 50,000.00 USD 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 500.00 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 \$5,000, then 100% up to the maximum limit. For treatment received within the U.S. and in the PPO Network, the plan pays 90% of Eligible Expenses up to \$5,000, then 100% 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 100,000.00 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 75095Telephone:(866) INSUBUYFax:972-767-4470Email:info@insubuy.comWebsite:www.insubuy.com