

PTOgo

VOLUNTARY TRAVEL MEDICAL INSURANCE +

IMG



GLOBAL
peace of mind®



COVERAGE WITHOUT BOUNDARIES®

WWW.IMGGLOBAL.COM



WHY IMG?



For more than 25 years, International Medical Group® (IMG®) has provided global benefits and assistance services to millions of members in almost every country. We're committed to being there with our members wherever they may be in the world, providing them Global Peace of Mind.® With 24/7 worldwide assistance and medical management services, multilingual claims administrators, and highly trained customer service professionals, IMG delivers the insurance products international members need, backed by the services they want.



Global Support.

With offices and partners across the globe, IMG provides the support you need, when you need it. In fact, it's our corporate mission to be there to protect and enhance your health and well-being.



Financial Stability.

Owned by Sirius International Insurance Group—an A-rated, \$2.6 billion global enterprise—IMG offers the financial security and reputation demanded by international consumers.



Service Without Obstacles.

With a team of international, multilingual specialists, we are accustomed to working in multiple time zones, languages and currencies. Our global reach means we can work without barriers.



Accessible Technology.

Log on to the secure, 24-hour online portal, MyIMGSM, to submit and view your claims, manage your account, search for providers, Live Chat with representatives, and more.



International Provider AccessSM (IPA).

In addition to our expansive PPO network available for treatment received within the U.S., our proprietary IPA network of more than 17,000 accomplished physicians and facilities allows you to access quality care worldwide. Our direct billing arrangements can also ease the time and upfront expense at select providers.



International Emergency Care.

When you're away from home and a medical emergency occurs, you may not be able to wait for regular business hours. With our onsite medical staff, you have 24-hour access to highly qualified coordinators of emergency medical services and international treatment.





WHY **PTOgo** IS THE PRODUCT FOR YOU

80 million Americans travel internationally each year without realizing that their health and well-being are in jeopardy. Domestic health plans often don't provide health insurance coverage outside the U.S., and if international coverage is provided, employer group plans usually do not provide the assistance and expertise employees need in the event of a medical or security emergency.

Who Would You Call?

Without **PTOgo**, many employees don't know who to call for help if they experience a medical emergency while traveling internationally. IMG can coordinate care across borders and healthcare providers with 24/7 multilingual support and an in-house medical staff to ensure employees are not only well taken care of but also are able to reduce their distress in the event of an emergency.

Meet Rising Expectations or Get Left Behind

More than 60 percent of employees want international coverage that has been vetted by their employer, is convenient to access, and is uncomplicated to use.* By offering IMG supplemental insurance coverage, employers can provide employees with industry-leading benefits at a great value—often less than \$5 per day, conveniently managed via payroll deduction.

With **PTOgo**, employees will enjoy the following features and more:

- » **Bank of Days:** Purchase only the number of days you and your family need per year and use them as you wish
- » \$1 million coverage per trip
- » 24/7/365 global assistance hotline

ADDITIONAL WORLD-CLASS SERVICES

MyIMGSM

Service at your fingertips—that's what MyIMG provides. MyIMG is a proprietary online service located at www.imglobal.com/member that provides you information and tools to manage your IMG accounts anytime, anywhere. Our service centers in the U.S. and Europe are available to assist with emergencies 24 hours a day, and through MyIMG you have immediate access to important tools and resources.

Some features include:

- » Submit and manage claims
- » Access Explanations of Benefits (EOBs)
- » Initiate precertification
- » Access Customer Care via Live Chat, email, or telephone
- » Locate a provider
- » Recommend a provider/facility
- » Obtain ID cards and other insurance documents

Universal Rx Pharmacy Discount Savings

This discount savings program allows you 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 program is not insurance coverage; it is purely a discount program.*

*Data and quotes extracted from IMG's proprietary survey conducted in partnership with Customer Benefits Analytics, January, 2018