

USDA Forest Service

Extensive Coverage Insurance Schedule of Benefits (All amounts shown are in U.S. dollars)

PLAN INFORMATION

Maximum Limit	\$250,000 per Illness or Injury
Deductible	\$500 per Illness or Injury
Emergency Room Deductible	A Deductible of \$250 will be applied for each Emergency Room visit for treatment of an Illness which does not result in a direct hospital admission.
Coinsurance	In PPO Network: Plan pays 100% to maximum limit Outside of PPO Network: Plan pays 80% to maximum limit

MEDICAL BENEFITS

Hospital Room and Board	Average semi-private room
Intensive Care	URC*
Maternity	URC* - \$50,000 lifetime maximum
Routine Nursery Care	\$750 maximum per period of coverage
Emergency Room	
Injury	URC*
Illness resulting in hospitalization	URC*
Illness without hospitalization	Subject to additional \$250 deductible
Mental Health <small>(Includes alcohol and substance abuse. Treatment at Student Health Center is not eligible)</small>	
Out-patient	50% to \$500 lifetime maximum
In-patient	80% to \$5,000 lifetime maximum
Prescription Drugs	
In-patient	URC*
Out-patient	50% of actual charges
Physical Therapy	URC* – limit once per day
Local Ambulance	
Per Injury	Up to \$350
Per Illness only if admitted In-patient	Up to \$350
Dental	
Injury due to covered Accident	\$500
Sudden & Unexpected Pain	\$350
All Other Eligible Medical Expenses	URC*
Six Month Pre-existing Condition Rider	Up to maximum limit
Preventative Care Services	\$1000 Per Insured Per Year

INTERNATIONAL EMERGENCY CARE

When coordinated through the Plan Administrator

Emergency Medical Evacuation	Limited to a \$100,000 lifetime maximum. All evacuations must be approved in advance and coordinated by the Company.
Emergency Reunion	Limited to a \$15,000 lifetime maximum. Must be approved in advance and coordinated by the Company.
Return of Mortal Remains	Up to \$50,000 per Insured Person. Must be approved in advance and coordinated by the Company.
Political Evacuation and Repatriation	Limited to a US\$10,000 lifetime maximum. Must be approved in advance and coordinated by the Company.
Precertification	50% Penalty in addition to Deductible and Coinsurance if Precertification Requirements are not met.

ADDITIONAL BENEFITS

Baggage	
Loss or theft of Baggage	Up to \$250 per Period of Insurance
Loss or theft of Valuables	Up to \$250 per Period of Insurance
Loss or theft of Personal Papers	Up to \$250 per Period of Insurance
Legal Assistance	
Attorney Binder Fees	Up to \$500 for initial consultation expenses in the event an Insured Person receives a legal summons, threat of lawsuit, or other notice of a third-party claim in regard to personal injury or property damage liability.
Personal Liability - Secondary to any other insurance in force	
Injury to a Third Person	Up to \$2,000 after \$100 deductible
Injury to a Related Third Person	No coverage
Damage to a Third Person's Property	Up to \$500 after \$100 deductible
Damage to a Related Third Person's Property	No coverage

*URC means Usual, Reasonable, and Customary charges up to plan maximum.

This is only a summary of benefits. For complete description of all terms and conditions, including covered eligible expenses and exclusions please refer to the Certificate of Insurance contained in your Fulfillment Kit.

Locating a Provider & Claims Procedure

Precertification, Emergency Evacuation and Repatriation Call:

IMG Phone: 1.800.628.4664 (In U.S.)
or 1.317.655.4500

001.317.655.4500 (Outside U.S.)
(collect if necessary).

This information is also located on
your ID card.

Mail Completed Claim Forms To:

International Medical Group
P.O. Box 88500
Indianapolis, IN 46208-0500 USA

IMG May Also be Contacted:

Fax: 1.317.655.4505

E-mail: insurance@imglobal.com

All IMG contact numbers, claim
forms and Certificate Wordings are
included in the fulfillment kit.

Authorized Agents for Service:

International Services Inc. (NRIOL)
5529 Barnsley Terrace
Glenn Allen, VA 23059
Phone: 1-877-593-5403
E-mail: insurance@nriol.net
www.nriol.net

LOCATING A PROVIDER

When seeking treatment outside the U.S., we provide you access to our International Provider AccessSM (IPA), a database that includes more than 16,000 highly qualified physicians and facilities that encompass a comprehensive array of specialties to handle any health care emergency. For treatment in the United States, please access the PPO network identified on your insurance identification card.

You can instantly access a list of providers and facilities within the IPA database or U.S. PPO network online at www.imglobal.com. The directories allow you to search by physician or facility name, specialty, or location.

PRECERTIFICATION

Each proposed hospital admission, inpatient or outpatient surgery, and other procedures as noted in the Certificate Wording must be precertified for medical necessity, which means the insured person or their attending physician must call the number listed on the IMG Identification Card prior to admittance to a hospital or performance of a surgery. In case of an Emergency Admission, the precertification call must be made within 48 hours of the admission, or as soon as reasonably possible. If a hospital admission or a surgery is not precertified, eligible claims and expenses will be reduced by 50%. Precertification is not an assurance of coverage, a verification of benefits, or a guarantee of payment. All medical expenses must meet usual, reasonable, customary, and eligible payment guidelines. Please refer to the Certificate Wording for full details of the precertification requirements.

Note: An insured person may begin the precertification process through MyIMG or the Current Clients section of our website, www.imglobal.com. Simply look for the Initiate Precertification option. You will be asked to provide 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 the insured person or the provider within 2 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.

CLAIM PAYMENT

All benefits payable under this program are subject to the provisions described in this brochure and as contained in the Certificate Wording and certificate of coverage. To make claim processing efficient, claims may be paid in two ways.

1. Eligible claims that have been paid by or on behalf of the Insured Person will be reimbursed directly by check to the Insured Person.
2. Eligible claims that have not yet been paid by the Insured Person will, at the discretion of IMG, be made either to the Insured Person or directly to the provider.

0065 USFS Extensive Plan FAQs

1. Where do I download the insurance ID card? I lost my ID Card, what do I do?

You can download your ID cards anytime at <https://www.nriol.net/support/download-insurance-id-card/patriot-global-visitors-care-plans/>.

2. What do I do and where do I go if:

A. I have a cough, a cold, or the flu?

You do not have to call ahead. You can visit your doctor or any Urgent Care Center within the [Coventry First Health PPO](#) network or any provider of your choice. Urgent Care Centers or UCC are walk-in (without appointment) unlike Doctor Offices that require an appointment. At the UCC present your insurance ID card and mention you have a Coventry First Health PPO Plan (the heart logo on the ID card). You can search for providers within the plan network at <http://www.providerlookuponline.com/coventry/po7/gateway.aspx?plancode=141>

B. I am in an accident and have a condition that could be life-threatening or needs immediate attention (e.g. broken bone, severe allergic reaction, blood loss, etc.)?

You can visit your nearest Urgent Care Center or the Hospital Emergency Room depending on your situation within the [PPO](#) network or any provider of your choice. An additional deductible of \$250 will apply if the ER visit for the sickness does not result in hospitalization. Injuries do not trigger the additional deductible. If you are in a life threatening situation and can't reach a medical facility by yourself, please call 911.

C. I am depressed, anxious, or having trouble adjusting here?

You do not have to call ahead. The plan offers some mental health benefits (limited to \$500 during first 6 months of protection). You can make an appointment with a mental health professional within the [PPO](#) network to seek help, or any qualified mental health provider.

D. I need dental care?

There is no coverage for routine dental care such as teeth cleaning. Relief of sudden and unexpected pain to sound, natural teeth is covered up to \$350 maximum. A sound natural tooth has had no previous work done. Dental Injury is covered up to \$500 per Accident maximum. For a sudden tooth ache, broken tooth or dental pain, you can see any dentist without having call the insurance company for precertification; however, dental surgery requires precertification.

3. How do I choose a doctor or clinic?

The plan follows the Coventry First Health PPO network. You can search for providers (doctors, urgent care centers, hospitals etc.) at <http://www.providerlookuponline.com/coventry/po7/gateway.aspx?plancode=141>

4. What is an excluded pre-existing condition? What happens if I need treatment for a condition I already had before arriving here?

Any injury, illness, sickness, disease, or other physical, medical, mental or nervous disorder, condition or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the twelve (12) months prior to the Effective Date of this insurance is a pre-existing condition.

Charges resulting directly or indirectly from or relating to any pre-existing condition are excluded from coverage under this insurance until the Insured Person has maintained coverage under this insurance plan continuously for at least six (6) months. If you need treatment for such a condition before your 6 month wait period then you will have to pay for it yourself.

Maternities that are existing at time of effective date are excluded from coverage.

5. Can I use my insurance card to cover my dependents' doctors' visits and medical care (spouse and/or children)?

If protection has been purchased for your dependents, they can receive benefits under this plan.

0065 USFS Extensive Plan FAQs

6. How do I get prescription drugs?

You can visit any pharmacy (i.e. CVS, Walmart, Walgreens etc.). You will have to pay for the prescription and submit a completed [Claim form](#) and receipts for the expenses to be reimbursed. If the pharmacy asks for a Group # then let them know you will submit an insurance claim form and you would need the pharmacy receipt that includes pharmacy dispensing information including name of drug and payment receipts.

7. What is precertification? How and when do I precertify? Is there a precertification penalty?

Hospitalizations, in patient and out patient surgery and procedures have to be precertified. In case of an emergency admission, precertification must be completed within 48 hours. Under the terms of your insurance plan, precertification is only a determination of Medical Necessity, and all such determinations are made in reliance on the completeness and accuracy of the information provided by you and the healthcare providers at the time of precertification. Precertification can be done by simply calling 1.317.655.4500 or online at <https://myimg.imglobal.com/UnAuth/PrecertForm.aspx>

Maternity is subject to special precertification requirements. If a hospital admission, procedure or surgery is not precertified, the benefits can be reduced by 50%.

8. How do I pay doctors? Should I pay while I am there or will the doctor's office bill the insurance?

The doctors in the [PPO](#) network are equipped to bill the insurance directly. In the event they cannot bill the insurance directly, you may have to pay them first and submit a [Claim Form](#) along with the receipts to be reimbursed.

9. How do I claim reimbursement for my medical costs?

Most expenses can be settled directly between the provider and the insurance company. Send original itemized bills (please keep copies of the bills with you), invoices along with the completed claim form available at <http://www.imglobal.com/pdf.cfm?f=25> for those expenses (i.e. Prescription Drugs) that are reimbursable to you.

10. Where do I find information on what is covered by insurance (up to what dollar amounts)?

Review the insurance flyer attached to this FAQ or email insurance@nriol.net requesting your insurance Certificate (make sure you include your full name and your insurance certificate number).

11. Who do I call or contact for:

a. Emergencies

Call 911 if you need an ambulance. IMG assistance services can be reached at 800.628.4664 or 317.655.4500 if you need to precertify or verify benefits.

b. Questions about my insurance policy and protection

You can call IMG at 800.628.4664 or your agent NRIOL at 877.593.5403

c. Questions about doctors and facilities in the provider network

You can call IMG at 800.628.4664 or your agent NRIOL at 877.593.5403

d. Questions about claims

You can call IMG at 800.628.4664 or your agent NRIOL at 877.593.5403

e. Evacuations

All evacuations must be coordinated through IMG. Call 800.628.4664 or 317.655.4500 to plan the evacuation.

The evac assistance services are available 24/7. Please notify your Program Sponsor, the U.S. Forest Service International Visitor Program, immediately if an evacuation is necessary at 202.644.4600.