

SHA Summary of Benefits - Platinum Plan



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| Maximum Limit | Student - \$1,000,000 per period of coverage Dependent - \$100,000 per period of coverage |
| Per Illness or Injury Maximum | Student- \$500,000 Dependent- \$100,000 |
| Deductible | For treatment received outside of the U.S.: \$25 per illness or injury For treatment received within the U.S.: PPO Provider: \$25 per illness or injury Non-PPO Provider: \$50 per illness or injury Student Health Center: \$5 copay per visit |
| Coinsurance | Outside of the U.S.: No coinsurance In PPO Network or Student Health Center within the U.S.: No coinsurance Out of PPO Network if within the U.S.: 80% of eligible expenses up to \$5,000; then 100% thereafter |
| Hospital Room and Board | Average semi-private room rate, including nursing service |
| Intensive Care | URC |
| Maternity | Coinsurance: Outside of the U.S.: 100% of eligible expenses Within the U.S. PPO Network: 80% of eligible expenses Within the U.S. Out of PPO Network: 60% of eligible expenses |
| Routine Newborn Care | \$750 maximum per period of coverage |
| Emergency Room Injury | URC |
| Emergency Room Illness resulting in hospitalization | URC |
| Emergency Room Illness without Inpatient Admission | URC; Subject to additional \$250 deductible |
| Mental & Nervous Disorders and Substance Abuse | Outpatient- \$50 per day; \$500 lifetime maximum Inpatient- URC up to \$10,000 lifetime maximum Student Health Center Treatment - \$0 |
| Prescription Drugs | Inpatient URC Outpatient- 50% of actual charges |
| Physical Therapy | URC- limit 1 visit per day |
| Local Ambulance | Per injury- up to \$750 \$750 per illness only if admitted as inpatient |
| Dental | Injury due to covered accident- \$500 maximum per accident Sudden & unexpected pain to natural teeth- \$350 maximum |
| Eligible Medical Expenses | URC |
| Emergency Medical Evacuation | \$500,000 lifetime maximum |
| Emergency Reunion | \$50,000 lifetime maximum |
| Return of Mortal Remains | \$50,000 maximum |
| Political Evacuation and Repatriation | \$10,000 lifetime maximum |
| Intercollegiate/Interscholastic/Intramural or Club Sports | \$5,000 maximum per injury or illness |
| Incidental Trip Coverage | Up to a cumulative 14 days |
| Pre-existing Conditions | Charges excluded until after 6 months of continuous coverage |
| Terrorism | \$50,000 lifetime maximum |
| AD&D | Student- \$25,000 principal sum |
| | Spouse- \$10,000 principal sum |
| | Dependent child- \$5,000 principal sum |
| | Accidental dismemberment percentage of principal sum |
| Treatment Period | 60 day minimum |

The IMG Service Advantage

International Service Centers

To ensure that we are available when and where needed, IMG maintains international service and assistance centers in the United States and in the United Kingdom. From our office in the UK, IMG Europe provides administrative support and marketing services to our producers overseas, and claims administration and emergency medical assistance to those living and traveling worldwide. IMG Europe offers the same administrative services as IMG, with the added benefit of similar time zones and services in tune with local practices.



Service at your fingertips anytime, anywhere - that's what My/IMG provides. My/IMG is our proprietary online service that allows you to access information and manage accounts, 24 hours a day, seven days a week, from anywhere in the world. Our service centers in the U.S. and Europe are always available to help or handle emergencies 24 hours a day, but through My/IMG you have immediate access to a wealth of information about your account and can manage routine areas to help you save time when you may need it most.

Some features include:

- Immediate claim status check
- Obtain certificate documents
- Locate a provider
- Initiate precertification
- Get explanation of benefits
- Recommend provider/facility
- Request ID cards

Multilingual Services

If you have a problem or question with your policy or claim, our international claims specialists and multilingual customer service professionals can help. You can easily submit claims from any country and communicate with us without language barriers.

Medical Management Services

When you're overseas and a medical emergency occurs, you may not be able to wait for regular business hours. With our on-site Chief Medical Officer and registered nurses, you have 24-hour access to highly qualified coordinators of emergency medical services and international treatment.

International Currency Conversions

To help eliminate costly conversion fees and to expedite the receipt of funds, we provide international currency conversions and claim reimbursements via check, direct deposit and electronic transfers.

Accessibility

Phone, fax, email, Live Chat - no matter where you are or what you may need, we provide you with all the necessary channels of communication for the convenience of contacting us from anywhere at any time.



The IMO Service Advantage

Refer to page 12 for more information.

As a member of the IMO Service Advantage, you will receive the same level of service and support as our other members. This means that you will have access to the same level of service and support as our other members. This means that you will have access to the same level of service and support as our other members. This means that you will have access to the same level of service and support as our other members.

There are a number of reasons why you should consider the IMO Service Advantage. First, it is a service that is designed to help you manage your business more effectively. Second, it is a service that is designed to help you manage your business more effectively. Third, it is a service that is designed to help you manage your business more effectively. Fourth, it is a service that is designed to help you manage your business more effectively. Fifth, it is a service that is designed to help you manage your business more effectively.

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|-------------------------------------|-------------------------------------|
| Member benefits include: | Access to the IMO Service Advantage |
| Access to the IMO Service Advantage | Access to the IMO Service Advantage |
| Access to the IMO Service Advantage | Access to the IMO Service Advantage |

MyIMO

If you have a question or need more information, please contact your account manager. They will be able to provide you with the information you need. They will be able to provide you with the information you need. They will be able to provide you with the information you need.

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Medical Services for Participants

AkesoCareSM

The ability to access quality health care is of paramount importance when a medical emergency arises abroad. To coordinate care and provide U.S. and internationally based medical management services, IMG formed AkesoCare, an on-site specialized division devoted entirely to medical management.

The clinical staff consists of qualified physicians and registered nurses who are experts at assessing the need for services and ensuring those services are delivered in a timely, cost-effective manner. AkesoCare has international medical experience, providing services in more than 170 countries worldwide.

AkesoCare is accredited by URAC, an independent, nonprofit organization that is internationally recognized for promoting continuous improvement in the quality and efficiency of health care management. Through a rigorous and comprehensive review that ensures ongoing compliance, AkesoCare earned its URAC accreditation in Health Utilization Management.

From routine medical care to complex case management, from check-ups to emergency medical evacuations, AkesoCare is there for you. They are committed to consumer protection and empowerment, quality operations and regulatory compliance. This translates into better care for you - around the world, around the clock.

Locating and Accessing Providers

Whenever or wherever you travel within the U.S., it's comforting to know that the extensive Preferred Provider Organization (PPO) Network is there to serve you. The independent PPO includes hundreds of thousands of established, highly qualified physicians and hospitals, including some of the most well-recognized university medical centers and transplant facilities in the U.S.

Additionally, if you are 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.

You can instantly access a list of providers and facilities within the PPO and IPA network online at www.imglobal.com and through [My/IMG](#). The directories allow you to search by physician or facility name, specialty, or location. Our goal is to provide quality medical coverage wherever you may be. The PPO and our IPA enable us to do just that, and our online directories put the information at your fingertips - anytime, anywhere.



Claims Procedures

Precertification

Prior to receiving treatment, you may need to contact IMG to precertify your treatment and/or for verification of benefits. Precertification means calling IMG's Utilization Management and Review company to receive a determination of medical necessity for the proposed treatment or services. It is important to note that precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. Precertification may be undertaken by you, the doctor, a hospital administrator or a relative.

Claim Filing Alternatives

Direct Payment to Providers

In many cases IMG works with the hospital or clinic as an accommodation, including those outside the independent PPO, for direct payment of eligible medical expenses on your behalf. To be eligible to have a claim paid in this fashion, you or the provider must complete a Claim Form and submit it with original itemized bills. In this case, you will be responsible for direct payment of your deductible, coinsurance amounts and non-eligible expenses and charges.

Reimbursement

If you have received treatment and need to be reimbursed for out-of-pocket medical expenses, complete the Claim Form and submit your original itemized bills and paid receipts within 90 days. We will reimburse your eligible medical expenses after applying the deductible and coinsurance, subject to the terms of the plan.

IMG Customer Care

IMG operates customer care call centers in the U.S. & UK to assist you with questions and emergency needs. By following these guidelines, you will be able to access IMG quickly and easily. IMG can be contacted 24 hours a day for emergency services, medical evacuations and precertification. Collect calls are accepted by IMG from anywhere in the world. A toll-free phone number is also available in the U.S. and Canada.

U.S. Service Center Business Hours and Contact Information

Monday through **Friday**: 7:00 a.m. – 6:00 p.m. EST

Phone: 1.800.628.4664 (U.S. & Canada)
00.1.317.655.4500 (Worldwide Collect)
1.317.655.4500 (Local)

Fax: 00.1.317.655.4505

E-mail: customercare@imglobal.com

Web site: www.imglobal.com

UK Service Centre Business Hours and Contact Information

Monday through **Friday**: 9:00 a.m. – 5:00 p.m. GMT

Phone: +44 (0) 1444 465555

Fax: +44 (0) 1444 465550

E-mail: info@imgeurope.co.uk

Web site: www.imgeurope.co.uk



Other Terms and Conditions

The following Treatments and/or supplies must always be Pre-certified for Medical Necessity by the Company through the Plan Administrator:

- Inpatient treatment and/or supplies of any kind.
- Any surgery or surgical procedure.
- Durable Medical Equipment.
- Computerized Axial Tomography (CAT Scan).
- Magnetic Resonance Imaging
- Home Nursing Care
- Maternity

See the Certificate of Insurance for a complete list of exclusions and limitations, and for completed details of all specific terms and conditions of the plan.

Contact Information

Producer name

Ehren Seymour

Vice President

Associated Insurance Plans International, Inc.

609 North Pine Street #202

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www.aipstudentinsurance.com

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For all other inquiries, please call

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+1.317.655.4505

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www.imglobal.com



Other Terms and Conditions

The following terms and conditions apply to all orders placed with us. Please read them carefully before placing your order.

- * Payment: Payment must be made in full at the time of purchase.
- * Delivery: Delivery is subject to availability.
- * Returns: Returns are accepted within 30 days of purchase.
- * Warranties: All products are warranted against defects in materials and workmanship.
- * Shipping: Shipping charges apply to all orders.
- * Taxes: Sales tax applies to all orders shipped to the United States.
- * Force Majeure: We are not responsible for delays or non-delivery caused by events beyond our control.

Contact Information

For more information, please call 1-800-555-1234 or visit our website at www.1234.com.
 For all other inquiries, please call 1-800-555-1234.
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