



Student Health Advantage (SHA)SM
STANDARD & PLATINUM

PRESENTED TO

Greenville College International

April 26, 2017

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Plan Administrator

International Medical Group® (IMG®), an award-winning provider of global insurance benefits and assistance services for more than 25 years, enables its members to worry less and experience more by delivering the protection they need, backed by the support they deserve. IMG offers a full line of international medical insurance products, as well as trip cancellation programs, stop loss insurance, medical management services and 24/7 emergency medical and travel assistance — all designed to provide members Global Peace of Mind® while they're away from home.

But providing insurance products - no matter how comprehensive - is not enough. It's how we administer your benefits and support your international needs that set us apart.

Our goal is to make the medical process a smooth and efficient one with customer service that is second to none. We provide on-site medical staff available 24 hours a day for emergencies, multilingual customer service professionals and dedicated claims administrators who process tens of thousands of claims each year from all over the world. We maintain IMG Europe Ltd. to provide the same world-class services abroad, with the added benefits of similar time zones and swift postal delivery. We've set the benchmark for industry service levels by integrating independent credentialing services with in-house, fully owned and operated service divisions. At IMG, we're with you, wherever you go - bringing support for all your insurance needs and providing you and your participants Global Peace of Mind®.

Plan Underwriter

While IMG provides complete plan administration expertise, our globally recognized underwriter, Sirius International Insurance Corporation (publ), offers the financial security and reputation demanded by international consumers. A (excellent) by A.M. Best and A- by Standard & Poor's*, Sirius International shares IMG's vision of the international marketplace and offers the stability of a well-established insurance company. Sirius International is a White Mountains Re company.

IMG Headquarters, Indianapolis, Indiana USA

**Sources: A.M. Best affirmed their rating in a press release dated August 6, 2007; Standard & Poor's affirmed their rating in a press release dated July 14, 2006. Ratings are accurate as of the date of printing and are subject to change.*



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.

MyIMGSM Service at your fingertips anytime, anywhere - that's what MyIMG provides. MyIMG 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 MyIMG 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.



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 [MyIMG](#). 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



Medical Summary

The following is a schedule of benefits for Greenville College International. The plan covers the Usual, Reasonable and Customary (URC) charges for eligible expenses in the area where you receive treatment. All amounts shown are in U.S. dollars. *This is only a summary of proposed benefits and coverage. Please refer to the Certificate Wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility, and exclusions outlined in this summary. The certificate wording prevails over any information provided in this summary and is available upon request prior to purchase.*

SCHEDULE OF BENEFITS	BENEFIT DESCRIPTION	
Plan Type	STANDARD	PLATINUM
Coverage Area	Worldwide (Excluding Home Country)	
Rate Guarantee	12 months	
Maximum Limit	Per Illness or Injury Maximum: Student: \$300,000 Dependent: \$100,000	Per Illness or Injury Maximum: Student: \$500,000 Dependent: \$100,000
	Per Period of Coverage: Student: \$500,000 Dependent: \$100,000	Per Period of Coverage: Student: \$1,000,000 Dependent: \$100,000
Deductible	\$100 per Illness/Injury Student Health Center: \$5	Outside of US/Canada: \$25 per illness/injury
		US/Canada PPO Provider: \$25 per illness/injury
		US Non PPO Provider: \$50 per illness/injury
		Student Health Center: \$5
Coinsurance (following the applicable Deductible)	Outside of US: Plan pays 100% of Eligible Expenses	
	US PPO Provider: Plan pays 100% of Eligible Expenses	
	Student Health Center: Plan pays 100% of Eligible Expenses	
	US Non PPO Provider: Plan pays 80% of the first \$5000 of Eligible Expenses, then 100% thereafter	
HOSPITAL SERVICES	Subject to deductible and coinsurance	
Inpatient Room & Board	URC*	
Intensive Care	URC*	
Emergency Room	Injury: URC*	
	Illness: URC*; subject to additional \$250 deductible	
Physical Therapy	URC* limited to 1 visit per day	
Prescription Drugs	URC*	
Mental & Nervous Disorders (Including substance abuse)	URC* up to \$10,000 lifetime maximum Student Health Center: \$0	
OUTPATIENT SERVICES	Subject to deductible and coinsurance	
Outpatient Prescription Drugs	50% of actual charges	
Outpatient Physical Therapy	URC limited to 1 visit per day	



Outpatient Mental & Nervous Disorders (including substance abuse)	\$50 per day; \$500 lifetime Maximum Student Health Center: \$0	
OTHER SERVICES	Subject to deductible and coinsurance	
Eligible Medical Expenses	URC*	
Durable Medical Equipment	URC*	
Local Ambulance	Per injury: Up to \$350 Per illness: \$350 only if admitted as in-patient	Per injury: Up to \$750 Per illness: \$750 only if admitted as in-patient
Dental	For Injury due to covered Accident: \$500 For Sudden & Unexpected Pain: \$350	
Maternity (Subject to Special Maternity Pre-Certification requirements, same as any other illness)	Excluded	Coinsurance: Overseas:100% In PPO Network:80% Out of PPO Network:60%
Routine Newborn Care	Excluded	\$750 maximum per period of coverage
Home Nursing Care (upon direct transfer from acute care hospital)	URC*	
Terrorism Coverage	\$50,000 lifetime maximum	
Interscholastic/Intercollegiate/Intramural or Club Sports	\$5,000 maximum per injury/illness	
Incidental Home Country Trip Coverage	Up to (2) cumulative weeks	
Pre-existing Conditions	Charges excluded until after (12) months of continuous coverage	Charges excluded until after (6) months of continuous coverage
Benefit/Treatment Period	60 day minimum	
EMERGENCY SERVICES	Not subject to deductible or coinsurance	
Accidental Death and Dismemberment	Student: \$25,000	
	Spouse: \$10,000	
	Dependent Child: \$5,000	
	Accident Dismemberment percentage of principal sum.	
Emergency Medical Evacuation	Up to \$500,000 Lifetime Maximum <i>(independent of the Maximum Limit)</i>	
Emergency Reunion	Up to \$50,000 Maximum	
Return of Mortal Remains	Up to \$50,000 Maximum	
Political Evacuation	Up to \$10,000 Lifetime Maximum	
OPTIONAL RIDERS (Requires Additional Premium)	Subject to deductible and coinsurance	
Adventure Sports Rider	Age 31 days through Age 49 years: \$50,000 Maximum Limit per Injury or Illness	
	Age 50 years through Age 59 years: \$30,000 Maximum Limit per Injury or Illness	
	Age 60 years through Age 64 years: \$15,000 Maximum Limit per Injury or Illness	



Monthly Rates and Options

	Student
STANDARD	\$ 7 2 . 1 9
PLATINUM	\$ 1 1 7 . 0 2

Proposal Conditions and Assumptions

1. **Effective Date:** This proposal is prepared on April 26, 2017 and expires on May 31, 2017.
2. **Area of Coverage:** Coverage is provided Worldwide excluding Insured Person's Home Country.
3. **Eligibility:** The following conditions apply to all persons applying for and or enrolling in **SHASM**:
 - a. Plan individual must be a Full-Time Student or Scholar, the Spouse of the Full-Time Student or Scholar, or a Dependent traveling with the Full-Time Student or Scholar, and residing outside their Home Country for the purpose of pursuing international educational activities including, but not limited to college course work, research, or teaching for a temporary period of time; and
 - b. at the time of the Effective Date and on subsequent renewals must be physically residing in Host Country with the intent to reside there for at least thirty days; and
 - c. complete and sign an Application as the Insured Person (or be listed thereon by proxy as an applicant and proposed Insured Person), and/or as the Insured Person's spouse and/or Child; and
 - d. pay the required Premium on or before the Effective Date of Coverage; and
 - e. receive written acceptance of his/her Application or renewal from the Company; and
 - f. be at least thirty-one (31) days old but not yet sixty-five (65) years old; and
 - g. not be Hospitalized, Disabled, nor HIV+ on the Initial Effective Date.
4. **Enrollment:** A completed and signed Group Application will be required for the group to be considered. Individual purchases will require a completed application.
5. **Rate Guarantee:** Rates will be guaranteed for 12 (twelve) months. Individual's requiring coverage exceeding 12 (twelve) months will be renewed at the prevailing rate following their initial 12 (twelve) month Period of Insurance.
6. **Providers:** This insurance is a "Reimbursement Contract" and insured patients are required to file a claim form with IMG in order to receive reimbursement for eligible medical expenses. If a "direct billing agreement" is in place with the provider or the provider agrees to send IMG an itemized billing statement, then the provider may not require advance payment from the patient. In the United States IMG has contracted with an independent Preferred Provider Organization (PPO) and outside of the United States IMG has contracted directly with certain providers. Provider information is available at www.imglobal.com.
7. **Summary of Benefits:** Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations, and exclusions in the insurance contract. The contract does contain a pre-existing condition exclusion and does not cover losses or expenses related to and/or traceable to a condition existing prior to the effective date. For complete details of the coverage, a sample insurance contract can be requested from the Company



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

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Vice President

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