

# AMA INSURANCE

## Global Explorer Plan

worldwide medical insurance for  
medical students, physicians, faculty and staff

 Med *Plus* Advantage



Global Peace of Mind<sup>®</sup>



## Secure, Reliable Medical Insurance

AMA Insurance's Med Plus Advantage Program and International Medical Group® (IMG®) have partnered to address the travel insurance needs of U.S. and non-U.S. medical students, residents, other healthcare career students, and faculty and staff. The benefits are uniquely designed for these groups and individuals in need of medical insurance while traveling outside of their home country for business, pleasure, medical brigades or study.

This program offers exceptional services and provides:

- » Responsive medical management 24/7/365 for emergencies anywhere in the world
- » Access to a global network of more than 17,000 qualified providers
- » International and multilingual customer service centers
- » Online service at your fingertips anytime, anywhere through MyIMG<sup>SM</sup>

## MPA Global Explorer Plan

- » Worldwide travel medical insurance
- » Individual, and group plans with customizable, annually renewable long-term plans
- » MPA participants can get a different plan option with different premium rates
- » Great for study abroad, scholars, educators and student international programs, including J Visa programs
- » Maternity coverage
- » Mental & Nervous Disorders coverage
- » Intercollegiate/Interscholastic/Intramural or Club Sports coverage
- » International emergency care
- » Blended rates for international medical graduates

## A Partnership of Excellence

Med Plus Advantage and International Medical Group (IMG) bring you world-class medical insurance benefits backed by unparalleled services.

### Med Plus Advantage (MPA) Program

Since 1992, the MPA program has been offering insurance protection specifically tailored to the circumstances of the medical professional's career track. Med Plus Advantage is a solutions-based program that was developed following an AMA resolution to investigate the feasibility of finding insurance coverage that better meets the needs of students and residents.

### International Medical Group (IMG)

For 25 years, IMG has provided high quality global medical insurance benefits and developed a reputation of excellence and leadership in the international medical insurance market. With around-the-clock medical management services, multilingual claims administrators and highly trained customer service professionals, IMG is confident in its ability to provide the products international travelers need, backed by the services they want. Located in Indianapolis, Indiana, U.S.A., IMG has provided Global Peace of Mind® to more than one million people worldwide in more than 190 countries. IMG is committed to 'being there' with its international clients wherever life takes them.



# Global Explorer Summary of Benefits - Standard Plan

Includes Emergency Medical Evacuation Services

Maximum Limit	Student- \$500,000 period of coverage Dependent- \$100,000 period of coverage
Per Illness/Injury Maximum	Student- \$300,000 Dependent- \$100,000
Deductible	\$100 per Illness/Injury Student Health Center: \$5 Emergency Room Illness without In-patient Admission - \$250
Coinsurance	Outside the US & Canada: No coinsurance In PPO Network or Student Health Center within U.S. or Canada: No coinsurance Out of PPO Network if within U.S. or Canada: 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	Subject to Special Maternity Pre-certification requirements If incurred Outside of US/Canada: 100% eligible medical expenses to maximum limit If incurred In US/Canada PPO Provider: 80% eligible medical expenses to maximum limit If incurred in US/Canada NON PPO Provider: 60% eligible medical expenses to maximum limit
Routine Newborn Care	\$750 maximum per period of coverage
Emergency Room Injury	URC
Emergency Room Illness resulting in hospitalization	Up to maximum limit
Emergency Room Illness without In-patient Admission	URC; Subject to additional \$250 deductible
Mental & Nervous Disorders	Outpatient- \$50 per day; \$1,000 lifetime maximum Inpatient- URC up to \$25,000 lifetime maximum Student Health Center Treatment - \$0 copay
Prescription Drugs	In-patient URC Out-patient- 50% of actual charges
Physical Therapy	URC- limit 1 visit per day
Local Ambulance	Per Injury- up to \$350 \$350 per illness only if admitted as In-patient
Dental	Injury due to covered accident- \$500 maximum 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	\$10,000 lifetime maximum
Intercollegiate/Interscholastic/ Intramural or Club Sports	\$5,000 maximum per Injury/Illness
Incidental Trip Coverage	Up to a cumulative 2 weeks
Pre-existing Conditions	Charges excluded until after 12 months of continuous coverage
Terrorism	\$50,000 lifetime maximum
Treatment Period	60 day minimum

The above is a consolidated description of benefits. A certificate containing the complete wording, exclusions and limitations will be included in the fulfillment kit.

# Global Explorer Summary of Benefits - Platinum Plan

Includes Emergency Medical Evacuation Services

Maximum Limit	Student - \$1,000,000 period of coverage Dependent - \$100,000 period of coverage
Per Illness/Injury Maximum	Student- \$500,000. Dependent- \$100,000
Deductible	For treatment received outside the US & Canada: \$25 per illness or injury For treatment received inside the U.S./Canada: PPO Provider: \$25 per illness or injury Non-PPO Provider: \$50 per illness or injury Student Health Center: \$5
Coinsurance	Outside the US & Canada: No coinsurance In PPO Network or Student Health Center within U.S. or Canada: No coinsurance Out of PPO Network if within U.S. or Canada: 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	Subject to Special Maternity Pre-certification requirements, same as any other Illness.
Routine Newborn Care	\$750 maximum per period of coverage
Emergency Room Injury	URC
Emergency Room Illness resulting in hospitalization	Up to Maximum Limit
Emergency Room Illness without In-patient Admission	URC; Subject to additional \$250 deductible
Mental & Nervous Disorders	Outpatient- \$50 per day; \$1,000 lifetime maximum Inpatient- URC up to \$25,000 lifetime maximum Student Health Center Treatment - \$0
Prescription Drugs	In-patient URC. Out-patient- 50% of actual charges
Wellness	\$500 Maximum Limit per period of coverage after twelve (12) months of continuous coverage
Supplemental Accident Benefit	\$300 per period of coverage
Hospital Indemnity	\$100 per overnight stay, up to 10 nights per period of coverage
Physical Therapy	URC- limit 1 visit per day
Local Ambulance	Per Injury- up to \$750 \$750 per illness only if admitted as In-patient
Dental	Injury due to covered Accident- \$500 maximum 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	\$10,000 lifetime maximum
Intercollegiate/Interscholastic/Intramural or Club Sports	\$5,000 maximum per Injury/Illness
Incidental Trip Coverage	Up to a cumulative 2 weeks
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
	Accident Dismemberment percentage of principal sum
Treatment Period	60 day minimum

The above is a consolidated description of benefits. A certificate containing the complete wording, exclusions and limitations will be included in the fulfillment kit.

# Optional Riders

## Adventure Sports Rider:

The Adventure Sports Rider is available for eligible participants. Certain activities designated as adventure sports can be covered up to the maximums listed below. Certain activities are never covered regardless of whether or not the Adventure Sports Rider is issued. For a list of activities which can be considered to be adventure sports, a sample rider can be provided upon request.

Age	Lifetime Maximum
31 days - 49	\$50,000
50 - 59	\$30,000
60 - 64	\$15,000

# Services

## MyIMG<sup>SM</sup>

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 your IMG accounts, 24 hours a day, seven days a week, from anywhere in the world. Some features include:

- » Submission of online claims
- » Claim status
- » Explanation of benefits statements
- » Obtain certificate documents
- » Locate a provider
- » Access ID cards
- » Initiate Precertification
- » Live chat with IMG

## Universal Rx Pharmacy Discount Savings

This is a discount savings program available to every insured in a Global Explorer Plan. This program allows card holders 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 discount program is not insurance. It is purely a discount program available to insureds in a Global Explorer Plan. Use of the discount card does not guarantee that medication is covered or will be reimbursed under the insurance plan.





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*This invitation to inquire allows eligible applicants an opportunity to inquire further about the insurance offered and is limited to a brief description of any loss for which benefits may be payable. Benefits are offered as described in the insurance contract. 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 a pre-existing condition.*

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*Coverage under the MPA Global Health Plan and MPA Global Explorer Plan will be placed by IMG with a surplus lines insurer with an A.M. Best financial strength rating of "A" (Excellent). The surplus lines insurer is not licensed in any U.S. jurisdiction. Claims under these plans are not covered by any state guaranty fund in the event of an insolvent insurer.*