



What you need to know about your IQ Gold International Insurance

Medical Maximum and Deductible - \$1 Million medical maximum with a \$0 deductible

Secondary Coverage - This plan is a secondary insurance plan, which means that if you have a primary medical insurance in the US (Blue Cross, Humana, Cigna, United Health, etc.) you will need to file a claim with them first, and then with IMG.

If you do not have a primary insurance policy in the US, this IMG plan will act as the primary policy.

Pre-certification - This is when you need to contact an insurance company to inform them of a hospitalization, emergency surgery, extensive test, etc. Pre-certification needs to happen within 48 hours of the medical intervention received:

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

- (a) Chemotherapy
- (b) Extended Care Facility
- (c) Home Nursing Care
- (d) Inpatient Hospitalization
- (e) Interfacility Ambulance Transfer
- (f) Radiation Therapy
- (g) Surgery or Surgical procedure

If you have primary insurance in the US, you will need to pre-certify through that insurance company.

If you do not have primary insurance, you need to pre-certify with IMG because IMG would act as the primary insurance for you. The number to call to pre-certify is listed on the back of your IMG insurance card.

Failure to pre-certify will result in a 50% deduction of your possible claim reimbursement.

EX: You are admitted to the hospital for dehydration and have to stay overnight. Your bill is \$500. You do not pre-certify and file a claim 3 weeks later. Your possible claim payment would be a maximum of \$250 because the other \$250 was deducted due to a lack of pre-certification.

Going to an Emergency Room - There is a \$250 deductible for going to an emergency room for an illness that does not result in being admitted to the hospital. If you go to the ER for an

illness (food poisoning, dehydration, flu, etc.) and you are admitted to the hospital, the deductible is waived.

However, that deductible does not apply if you go to an emergency room for an **injury**.

This deductible is deducted from your reimbursement amount when you file your claim.

Find a Doctor Link - <https://ipa.imglobal.com>

You can search for a doctor in the city you will be staying in. During your search, some physicians or medical centers will have a star next to them indicating that they have direct billing with IMG. However, most providers will operate as “pay and claim” which means you will pay for the service and then file a claim with IMG manually.

Pre-Existing Conditions - While this plan does have a benefit for pre-existing conditions, it has a number of restrictions and exclusions to it, making it very difficult to apply to pre-existing condition claims.

Please use this coverage with the understanding that your pre-existing coverage is NOT covered.

MyIMG Portal - IMG has a portal you can log onto to file and track claims, download your insurance documents and more. An additional Guide to setup a MyIMG account will be sent to you.

Filing a claim through MyIMG - IMG has made it easy to file a claim online directly through your MyIMG account. This process includes filing out the claim form and attaching all documentation through the portal. A document with instructions on how to do that will be sent to you.

Tips for filing a claim:

1. If you can go to a clinic instead of an ER for an illness, do it to avoid the \$250 deductible
2. Make sure you pre-certify if your situation requires it (See above)
3. Collect ALL medical documentation, invoices and receipts. These are much harder to gather after you leave the medical facility or country
4. File the claim with your primary insurance first, then file with IMG and be prepared to send in your EOB (Explanation of Benefit) from your primary insurance as part of the documentation for your claim with IMG.

If you have any questions at all, please feel free to email us at service@missionsafe.com and we can provide more detailed