



A Guide to Your International Insurance

MissionSafe⁺

service@missionsafe.com | 800-682-3461

About MissionSafe



Thanks for choosing MissionSafe for international medical insurance!

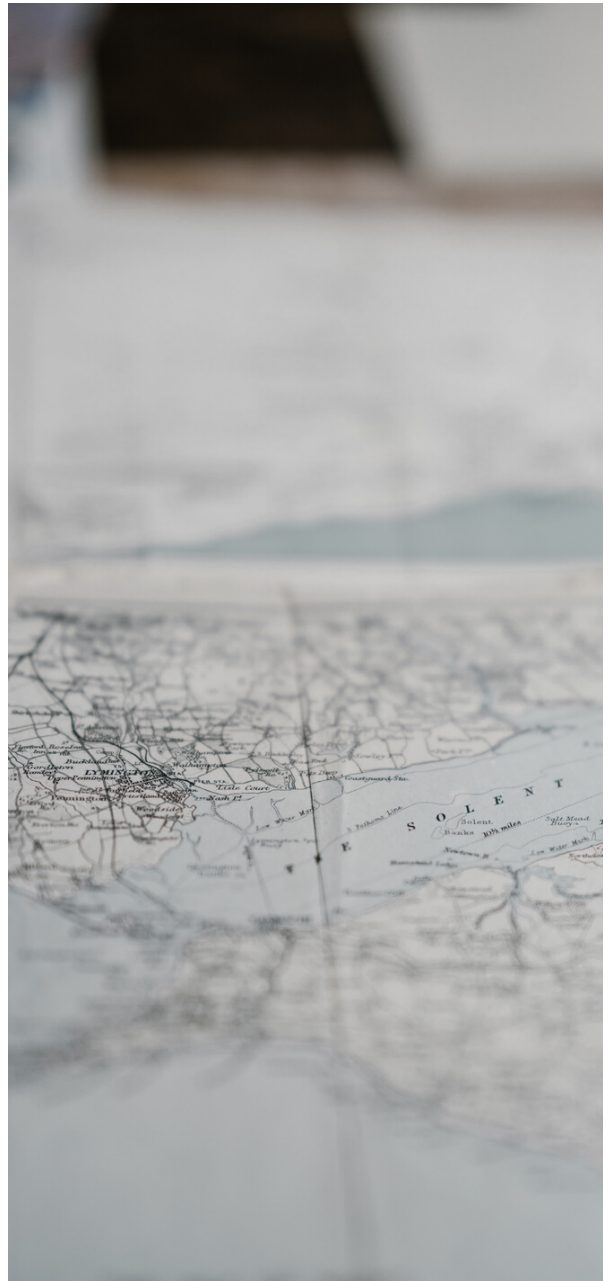
MissionSafe is your broker for International Medical Group (IMG), the insurance carrier. We are dedicated to serving you before, during and after your trip. Should you have any questions about your coverage, plan documents, or filing a claim, please feel free to contact us!

Questions?

Email: service@missionsafe.com

Phone: +1 800-682-3461

Website: www.missionsafe.com



Getting Started

Access Insurance Documents Online

You can access all of your IMG plan documents online at www.imglobal.com/member/plan-documents. Type in your Certificate number or ID number (found in your group's transaction summary from IMG) and your date of birth.

Keep Your ID Card With You

Your ID card contains important information, including contact information to use in the event a medical emergency should arise. We recommend that you carry your ID Card with you at all times for the duration of your trip.

Learn How International Medical Insurance Works

To learn more about how your international medical insurance works, watch [this video](#).

Review the Incident Checklist

Learn more about how to utilize your insurance if an incident arises by reviewing the [Short-Term International Checklist](#) document that you received with your confirmation email from MissionSafe.



Know Your Plan

Pre-Certification Requirements

The following treatments require that you pre-certify with IMG within 48 hours:

1. Inpatient treatment and/or supplies
2. Any surgery or surgical procedure
3. Any treatment in an extended care facility
4. Any home nursing care
5. Durable medical equipment
6. Artificial limbs
7. CAT Scan
8. MRI

The following benefits must always be approved in advance and coordinated by IMG:

1. Emergency medical evacuation
2. Emergency reunion
3. Political evacuation

To pre-certify:

Visit akesocare.com/services/precertification-form to pre-certify online, or call IMG at 317-655-4500 (option 2).

IMPORTANT:

Failure to pre-certify results in a reduction of benefits. See your policy for the reduction amount and for a full list of pre-certification requirements.

Emergency Room Deductible

An *additional deductible will apply each time you seek treatment for an illness in an emergency room, which does not result in you directly being admitted as a hospital inpatient. This deductible is in addition to the plan deductible.

When possible, for non-life-threatening illness, consider seeking treatment at a clinic or doctor's office to avoid the potential cost of this additional deductible.

**See your policy for the additional deductible amount*



Know Your Plan

Continuation of Treatment Benefit

Check your policy to see if your plan includes this benefit.

If an illness or injury incurred on your trip requires continuing treatment once you return home, this benefit will continue your coverage for that specific illness or injury for a selected amount of time (*i.e 6 months, 12 months*) from the initial date of treatment.

IMPORTANT: In order to be eligible for continuing coverage, you must seek treatment for the illness or injury during your trip, and have medical documents and a receipt for the treatment. The receipt or documentation needed to establish the continuation of treatment benefit must include your name, the date of service, and diagnosis or reason for treatment

Policy Exclusions

When there is an Advisory Level of 3 or 4 due to Terrorism, Political or Civil Unrest, as defined by the U.S. State Department, in effect on, or within 6 months prior to the date of arrival in the host country, the **Political Evacuation** and **Terrorism** benefits of your policy are **EXCLUDED**.

There are several other exclusions in your policy. Be sure to review the full list of your policy's exclusions in your policy document.



Filing a Claim



At MissionSafe, we strive to provide our partners with unmatched service and advocacy in the claims process. If you would like assistance with filing a claim to the insurance carrier, please contact us at **service@missionsafe.com** or at **800-682-3461**.

File a Claim Online

Create an IMG member account online at imglobal.com/member/registration. You will need your ID card to register.

From your member account, you can file a claim and view the status of any claims you have submitted.

File a Claim via Email

1. Go to imglobal.com/claims-center and find the Interactive Claim Form
2. Download and complete the Interactive Claim Form
3. Submit a claim with your domestic insurance, if you have it (e.g. BCBS, UHC, Medicare, Medicaid)
4. Within 90 days, send claim form, receipts, documentation, and domestic insurance EOB to MissionSafe at service@missionsafe.com, or directly to IMG at insurance@imglobal.com

Frequently Asked Questions

Why does my expiration date read one date past my requested end date?

The expiration date listed on your ID card and in the transaction summary is your legal expiration date. Your coverage expires at 12:01am on that date to ensure you have coverage all day on the date you return home.

Can I cancel my policy and get a refund if I choose not to go?

Yes, coverage may be cancelled and refunded as long as you request cancellation at least 24 hours in advance of your trip departure date or your coverage effective date. Please email service@missionsafe.com to request cancellation.

Can I extend my coverage?

Yes! If your flight is delayed or your travel plans are extended, please contact us at service@missionsafe.com or at 800-682-3461 **at least one day prior to your current expiration date**, and we can extend your coverage.

How long does it take for a claim to process once I submit it?

It typically takes 30-60 business days for IMG to process a claim. You can check to see if your claim has been processed through your IMG member account at imglobal.com/member/login. Note that if you filed via email, your claim will only appear in your account once it has been processed.

