



ENVISAGE
GLOBAL INSURANCE



International Exchange of North America (IENA)

Plan Number: EGNDK00559950

Plan Year: 2026

October 15th 2025 - October 14th 2026

Seeking Medical Care

If you need to seek medical care, please follow these simple instructions:



Telemedicine

Your plan includes free access to Teladoc, virtual telemedicine while inside the USA. If you have a minor or non-urgent medical need, you can use Teladoc to see a doctor or get a prescription from anywhere, at any time using your phone or computer.

Please [visit our website](#) for more details.



Non-Emergency Care

For immediate care in non-emergency situations, you **SHOULD** go to a Walk-in Clinic, Urgent Care center or local doctor. Urgent Care and Walk-in Clinics are often the best places to seek medical care as you can walk right in and they require no appointment.

You **SHOULD NOT** go to the Emergency Room (ER) for this type of care unless it is a real emergency situation.



Emotional Wellness

DialCare is included in your plan for no additional cost to support you in your time of need. DialCare is a virtual and telephonic counseling service focused on providing safe, secure and private means of seeking mental health assistance from licensed counselors.

Please [visit our website](#) for more details.



Emergency Care

The Emergency Room (ER) is designed for medical emergencies. If you need emergency care for any reason, please get to the nearest Emergency Room (ER) or call the emergency services for immediate treatment.

PLEASE NOTE – an additional **\$350 Deductible** will apply for each Emergency Room visit for an illness which does not result in a direct Hospital admission.



Doctor/Hospital Search

You have the freedom of choice to visit any provider you wish, however you are strongly encouraged to visit medical providers who are part of the insurance plans network. This will allow direct billing and can remove the need for you to pay up front for medical expenses.

Inside the USA - [UnitedHealthcare Network](#)

Outside the USA - [IMG IPA Network](#)



Prescription Medications

Prescriptions should be filled at any available pharmacy and paid upfront directly to the pharmacy. Please keep copies of all your receipts and the prescription label and submit those to the claims team, along with a completed claim form for processing.



Claims Information

In-Network Claims

All claims in-network in the USA through UnitedHealthcare will be processed through your MyIMG account.

Follow these steps:

1. Show your insurance ID card at the time of treatment.
2. All claims will be sent to IMG for processing.
3. Register your [MyIMG Account](#).



Through MyIMG, you will be able to:

- Track claims status and updates
- Submit claim forms electronically
- Email the claims team directly
- Download EOB's

Out-of-Network Claims

If you seek medical care from a provider that is outside the plans provider network or you have paid for any medical expenses out of your own pocket, you will need follow these steps to get your claims processed and paid:

1. Download a claim form from the [Student Zone](#).
2. Complete the claim form with all the details about your injury/illness. You will need to complete a new form for each new injury/illness. If your visit was due to an accident, you'll also need to complete the accident questionnaire.
3. Attach copies of your bills, receipts, lab charges and prescriptions.
4. Submit your claim form to:

International Medical Group, Inc.
Claims, P.O. Box 240429
Apple Valley, MN 55124 USA
customercare@imglobal.com

Student Zone

The Student Zone provides you with a one-stop resource for all your insurance needs and you should visit this to familiarize yourself with your insurance plan. It includes information such as:

- How to seek medical care
- Doctor/hospital search tool
- Claims documents
- Online claims tracking
- Access your policy documents

Visit your Student Zone:

[Student Zone](#)

Assistance



IMG is available 24-hours a day to assist you with your insurance needs, including pre-certification, claims, emergency evacuation and much more.

You can contact IMG at:
Toll-free: (855) 731-9445
Direct Dial: + 1 (317) 927-6806
CustomerCare@IMGlobal.com

Schedule of Benefits	Coverage Amounts
Maximum Limit	\$5,000,000
Per Illness or Injury Limit	\$500,000
Deductible	\$50 per injury/illness
Emergency Room	Subject to a \$350 Deductible
Coinsurance	Plan pays 100%, insured pays 0%
Teladoc	100%, not subject to deductible
Hospital Room & Board	100%
Physician Visit	100%
Physical Therapy	100%
Prescription Drugs	100% - Period of coverage limit: \$250,000 per person
Mental Health Coverage	<ul style="list-style-type: none"> • Inpatient: 80% up to \$10,000 (40 Days Maximum) • Outpatient: 80% up to \$5,000
DialCare	100%, not subject to deductible
Emergency Local Ambulance	100%
Emergency Medical Evacuation	\$250,000
Repatriation for Medical Treatment	\$25,000
Return of Mortal Remains	\$25,000
Traumatic Dental Injury	100%



Virtual Doctor

Your plan includes free access to [Teladoc for virtual telemedicine](#) in the USA, allowing you to see a doctor or get a prescription for minor or non-urgent issues anytime, anywhere.



Doctor/Hospital Search

Within the USA, the plan uses the [UnitedHealthcare network \(UHC\)](#). These providers should bill the insurance company directly.



Emergency Care

The Emergency Room (ER) is designed for medical emergencies only. An additional \$350 deductible will apply for treatment in the ER.



Prescription Medications

Prescriptions should be filled at any pharmacy and the cost paid upfront directly to the pharmacy. You can submit to be reimbursed through the Group Zone.



Claims

In the event that a provider does not bill the insurance or the claims team needs a claim form to further process a claim, complete the form in your [MyIMG claim account](#).



Group Zone

Visit your Group Zone for further details about your plan and how it works. You're able to download copies of your ID card, track claims, search for doctors and much more via the [Group Zone](#).



24-Hour Assistance

USA Toll Free (855) 731-9445
 USA Direct +1 (317) 927-6806
CustomerCare@IMGGlobal.com

MENTAL HEALTH SERVICES



GLOBAL
peace of mind[®]

Congratulations, **IMG's Mental Wellness Services** are now available, provided by:

DialCare Therapy is a program designed to provide safe, secure, and private means of seeking mental health assistance from licensed counselors via virtual or telephonic counseling sessions. DialCare Therapy counselors can assist students with conditions such as depression, anxiety, grief, relationship problems, and more. This unique program offers an app-based interface, connecting students with our counselors not only over the phone, but via video chat as well.

DialCare Therapy is easy to use and includes the following features:

- Students can schedule an appointment with a counselor from 7 a.m. to 10 p.m. (all time zones) seven days a week
- DialCare Therapy counselors will reach out via phone or video chat upon request
- Counselor appointments last for 30 minutes
- Follow-up sessions may be scheduled for the student's convenience
- Upon availability, students may request the same counselor they previously consulted
- Three-way conversations are available for parents or guardians who prefer to be involved in the conversation
- Consultations are available in both English and Spanish

What conditions can DialCare Therapy counselors treat?

- Depression
- Stress
- Eating disorders
- Addiction
- Relationship problems
- Anxiety
- Grief
- And more



How to Access.

Mental health matters--DialCare can help. To register, follow the link you received in the confirmation email or visit dialcare.com/verify. If you're having problems registering, you can call DialCare at (855)335-2255 for assistance.

Parental Consent: DialCare Therapy complies with the individual parental consent laws for each applicable state.





Did You Know?

DIALCARE THERAPY IS A SAFE, SECURE, AND PRIVATE WAY TO GET HELP FROM STATE-LICENSED MENTAL HEALTH PROFESSIONALS FROM THE PALM OF YOUR HAND.*

*Counseling sessions are available to students starting in the 6th grade, 11 years old and above within the state the student resides.



Feeling anxious, overwhelmed,
or stressed out?

Relief is available now.

Sources:

¹www.nimh.nih.gov/health/statistics

²www.nami.org/learn-more/mental-health-by-the-numbers

WWW.IMGLOBAL.COM

These descriptions are informational only. Terms and conditions of all services are governed by the final services agreement. The services described herein are not insurance benefits, and the services contract is not an insurance contract.



MENTAL HEALTH SERVICES



This plan is not insurance and is not intended to replace health insurance.

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Why wait for the care you need now?



Did you know there's a convenient and affordable healthcare alternative? With Teladoc®, you can be connected with a licensed physician in minutes, not hours or days like you would at the ER, urgent care or with your PCP. And, you can get care from wherever you are: home, office or traveling.

THE NEXT TIME YOU'RE SICK, CONSIDER YOUR OPTIONS:

TELADOC

Request a consult from work or home

A doctor calls you back in minutes

Get the care you need at a price you can afford

VS.



ER OR URGENT CARE

Drive to the nearest office while sick

Wait hours before seeing the doctor

Pay high ER and urgent care fees

COMMON ISSUES TELADOC DOCTORS TREAT INCLUDE:

- Respiratory Infection
- Allergies
- Bronchitis
- Cold and Flu Symptoms
- Skin Problems
- Sinus Problems
- And More!

GET THE CARE YOU NEED

Teladoc doctors are available 24/7/365 to provide quality care for non-emergency health issues through the convenience of phone or video consults.

Talk to a doctor anytime!

 Teladoc.com

 1-800-Teladoc (835-2362)



Getting Started With TELADOC.



You are automatically enrolled in the program, and coverage is effective the day your trip starts. If you need to schedule an appointment, follow the instructions below.

If you attempt to access the Teladoc portal before your trip begins, you will not have access.

STEP 1

- Go to www.teladochealth.com or download the app.

STEP 2

Click on "Register Now" on the upper right-hand corner of the screen. Enter the following:

- First and last name, as it appears on your ID card
- Complete date of birth
- Email
- Destination Country
- Gender
- Zip code: 46208 (*The zip code must be 46208 only when creating your account. This allows the IMG option to pop up so you can select your health plan.*)
- Do not check the box that says you received a code from your employer or insurance company. Click next.



STEP 3

Confirm your account

- The screen will auto-populate with your selected plan. Click next.

STEP 4

Add account details

- Create a username and password
- Enter your information
 - » (*You will not be able to change this address on this screen. You will be able to change your address once you create an account and login for the first time.*)
- Secure your account and provide security questions and answers
- Complete contact information under Visit Preferences
- Complete registration

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- And more!

GET THE CARE YOU NEED

Teledoc doctors are available 24/7/365 to provide quality care for non-emergency health issues through the convenience of phone or video consults. This service is provided at no cost to you.

Visit Teledoc.com or call 1-800-Teledoc (835-2362) to start your free consultation today!

Phone: +1.317.655.4500 | Fax: +1.317.655.4505 | Email: insurance@imglobal.com

WWW.IMGLOBAL.COM