

**IMG PATRIOT INTERNATIONAL
SECONDARY INSURANCE
OFF-CAMPUS SEMESTER PROGRAMS**

PURPOSE

IMG Patriot International insurance coverage is secured by Calvin College for all international off-campus interims and semesters. The reasons for adding this package to student fees for interims and semesters abroad are:

1. General risk of travel abroad.
2. Insurance coverage varies. For example: primary insurance coverage for Knight Care students only covers 60% of medical costs while outside the U.S.
3. Each student will receive an IMG card and statement giving details of group #, amount of coverage, etc.

COVERAGE & COST

1. IMG Patriot International includes secondary health coverage, medical evacuation and political evacuation.
2. The secondary health coverage applies to costs not covered by your primary health care provider. The plan covers additional costs up to \$100,000 after a \$1,000 deductible.
3. The cost of this insurance is added into the overall cost of the semester or interim.

REGISTERING FOR IMG

The off-campus programs office (with help from instructors) will register students prior to departure of their off-campus interim or semester program. Please note that students who add additional time for travel beyond the group date of arrival or return will need to secure their own additional coverage with IMG (if they want additional coverage) for that time period and be billed personally.

FILING A CLAIM

IMG Patriot International is a “secondary” medical coverage. Steps for filing a claim:

1. **Should medical care be necessary, please give the hospital, or care center, the primary insurance information AND IMG Patriot information.** If the hospital is willing to bill your insurance company, that is the easiest method. However, most hospitals overseas require payment and then reimbursement.
2. **Make sure to save copies of all medical bills.** If primary insurance carrier does not cover all expenses and sends notice of this, please submit this notice along with copies of bills not covered by primary insurance to IMG (after the \$1,000 deductible). Claim forms are available at www.imglobal.com.
3. If students need help filing insurance claims with KnightCare, please make sure they seek help from the Health Services Department.

Questions concerning insurance coverage: Please contact Julia Smilde in Calvin’s Off-Campus Programs Office (616-526-7867).