



## TELADOC RIDER

Attaching to and forming part of the Certificate of Insurance shown in the Declaration and Master Policy, in consideration of additional Premium, and subject to all other Terms of this insurance, all Insured Persons who have elected the Teladoc Rider, will be entitled to the amended benefits listed below.

The following benefit is added to the **BENEFIT SUMMARY**:

Inpatient or Outpatient Services Not subject to Deductible and Coinsurance	
Benefit	Limits
Teladoc Consultation	<ul style="list-style-type: none"> <li>Mental or Nervous Disorders are not covered</li> <li>Coverage for a Teladoc Consultation is not a determination that any specific condition discussed, raised or identified during such consultation is covered under this insurance. The Company reserves the right to decline future claims relating to or arising from any condition discussed, raised or identified during a Teladoc Consultation where the Illness or Injury is otherwise excluded under this Certificate of Insurance.</li> </ul>

The following provision is added to the **Certificate of Insurance**:

**ELIGIBILITY:** If the Insured Person meets the eligibility requirements set forth in the Certificate of Insurance, they are eligible for the coverage included in this Rider.

The following is added to the **ELIGIBLE MEDICAL EXPENSES** provision:

Charges incurred for a Teladoc Consultation subject to the limitations set forth in the **BENEFIT SUMMARY**

The following definition is added to the **DEFINITIONS** provision:

**Teladoc Consultation:** A phone or video consultation provided by TELADOC HEALTH INTERNATIONAL, S.A.U., a Teladoc Health Group company, incorporated in Spain, a network of board-certified providers available on-demand twenty-four (24 hours) a day, seven (7) days a week, three hundred sixty-five (365) days a year to diagnose, treat and prescribe medication (when necessary) for non-emergency medical issues. Teladoc does not replace existing primary care Physician relationships but supplements them.

**The following document is for informational purposes only and does not form part of the insurance contract.**

# Why wait for the care you need now?



## Did you know there's a convenient and affordable healthcare alternative?

All360Health, powered by Teladoc Health, offers IMG policyholders speedy telephone and online access to medical professionals anywhere in the world.

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

#### ALL360HEALTH

Request a consult from work or home

A doctor calls you back the same day\*

Get the care you need at a price you can afford



#### ER OR URGENT CARE

Drive to the nearest office while sick

Visit the nearest medical facility while sick

Pay high ER and urgent care fees

### COMMON ISSUES TELADOC HEALTH DOCTORS TREAT INCLUDE:

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

### GET THE CARE YOU NEED

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

\* 80% of call backs in 4 hours or less

Powered by

**Teladoc**  
HEALTH

You are automatically enrolled in Teladoc Health, 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.*

## GET THE CARE YOU NEED

Teladoc Health 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 included in the price of your IMG plan.

### STEP 1

Go to [www.all360health.com](http://www.all360health.com)

### STEP 2

- Anyone new to All360Health will need to use the CREATE YOUR ACCOUNT link and complete the online form with their details.
- On the registration form you will be asked for a Membership/ Access Code - this will be your IMG Insured ID reference that is included in your IMG fulfilment pack that accompanied this flyer.
- When registering in the UK, you will be prompted to provide additional ID verification. This can be completed online.

### STEP 3

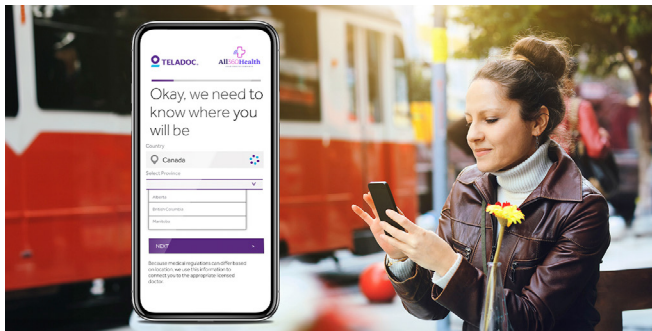
- When you've finished applying all the details, just press REGISTER. You will receive an email confirmation from All360Health (please check your Junk folder) that will include a link to activate your account.

If you require any assistance with your registration, please contact IMG's Customer Care at (317) 655-4500.

### YOU'RE ALL SET

You're now all set up with global access to our network of medical professionals, and as All360Health has been designed with the user in mind, the easy to follow processes mean you'll be discussing your medical problem in a phone call or video conference in no time.

In addition to speaking to a medical professional, All360Health will help members arrange prescriptions, referrals and sick notes. If you need assistance with anything, just use the link on the webpage to Frequently Asked Questions or contact [telehealthteam@teladochealth.com](mailto:telehealthteam@teladochealth.com) if you need help.



*All360Health is not for emergencies, and conditions that can't be treated remotely include (but are not limited to):*

- Chest pains
- Shortness of breath
- Severe abdominal pain
- Heavy bleeding
- Thoughts of suicide or self-harm
- Seizures
- Loss of consciousness/blackouts
- High fever in an infant

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**Teladoc**  
HEALTH

MAP CODE