



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"> Mental or Nervous Disorders are not covered Applicable in the United States 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.

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 the vendor, Teladoc Physicians, PA, a network of board-certified providers in the United States 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? 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)

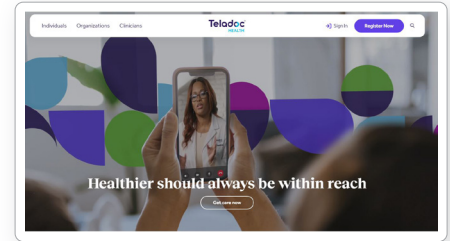


Getting Started With TELADOC.



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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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.IMGGLOBAL.COM