





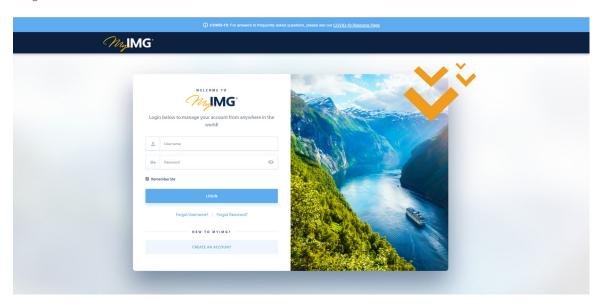


COVERAGE WITHOUT BOUNDARIES

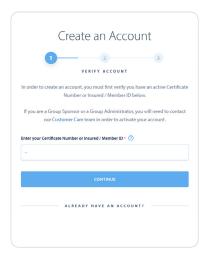


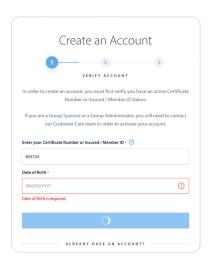
CREATE AN ACCOUNT

MyIMG offers secure access to manage your account at anytime from anywhere in the world. If you don't have a MyIMG account, you can create one by clicking "CREATE AN ACCOUNT" on the MyIMG login page (imglobal.com/member).



The next screen initiates the account creation process by asking for either your IMG Certificate Number 2 or Insured ID. Once the system verifies this information, you will then need to enter your Date of Birth.

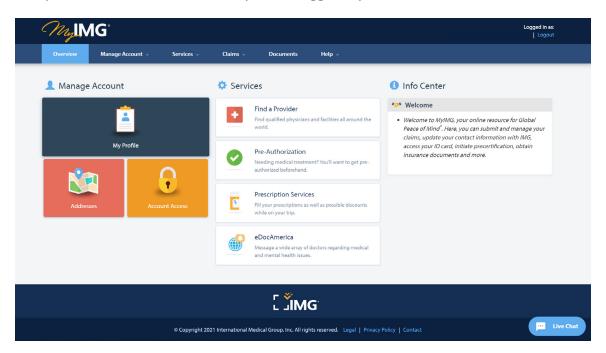






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After your account has been created and you have logged in, you will see the home screen:

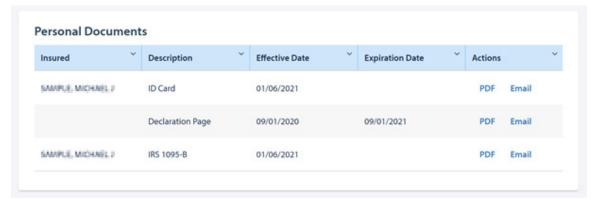


ACCESS PLAN DOCUMENTS (ID Cards, Certificate Wordings, etc.)

Click on the Documents tab:



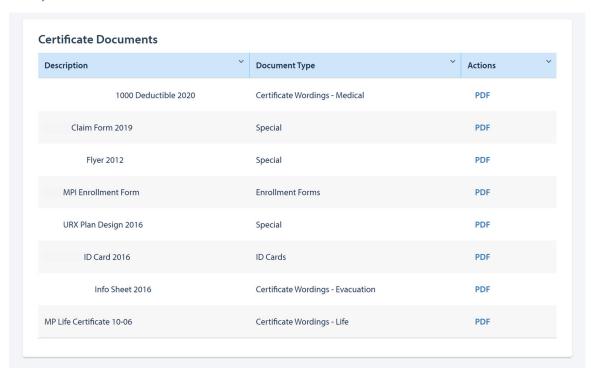
 Your documents will be grouped in two categories (Personal & Certificate Documents). Personal documents will include your ID card, Declaration page, etc.



By choosing either "PDF" or "Email" you can download a PDF or email a copy of the visa letter, ID card, or 1095-B form.

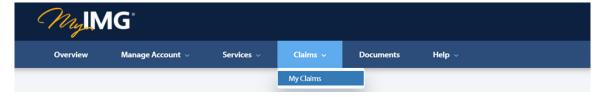


 Certificate documents will list all other related documents tied to your plan. These are available for download only:



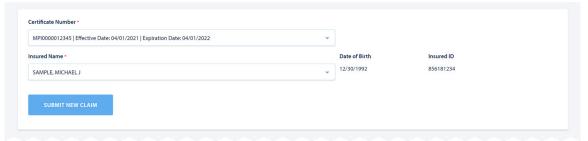
VIEW / SUBMIT CLAIMS

To view existing claims or to submit a new claim, click on "Claims" in the menu, and then "My Claims."



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If there's only one insured on the plan, the page will automatically load your existing claims. If there are multiple insureds on the plan, you will first need to select an insured.

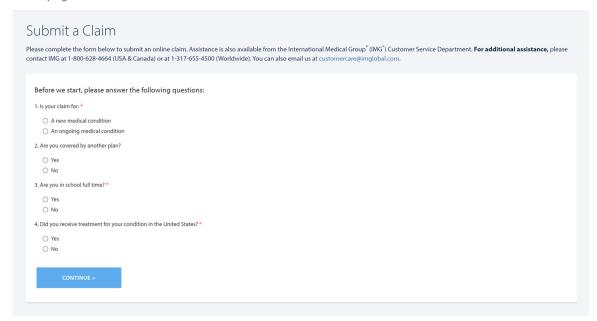


W W W . I M G L O B A L . C O M





To submit a new claim, click the "Submit New Claim" button. You will then be directed to the Submit Claim page.



Items to Note:

If you submit a claim through MyIMG, it will appear in 12-24 hours on the My Claims page with a "Submitted" status until it's adjudicated – after that, it goes into "Processed" status, unless further documentation is needed.

- Processed Paid
- Processed Deductible
- Processed Denied
- Additional Information Needed

If your claim appears in "Processed – Denied" status, an explanation will be sent to you regarding the decision. If you believe that your claim was denied in error, you may make an appeal. Please note that an appeal can take up to 90 days to process.

If you submit a claim from a source other than MyIMG (i.e., directly through provider, by mail, etc.), you won't see it in MyIMG until it's been processed.

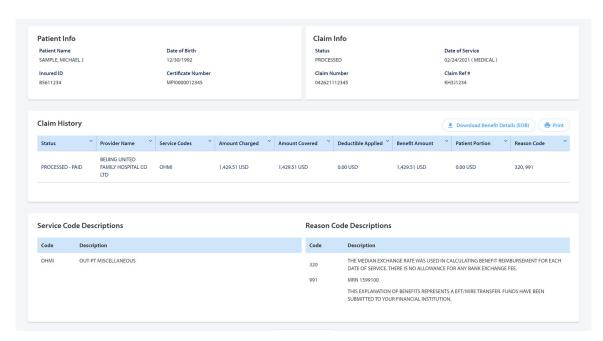
If you fail to submit all the necessary documentation during your claim submission, your claim will go on hold and appear in "Additional Information Needed" status. View the claim to see which documents are outstanding.

W W W . I M G L O B A L . C O N

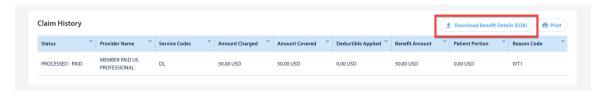


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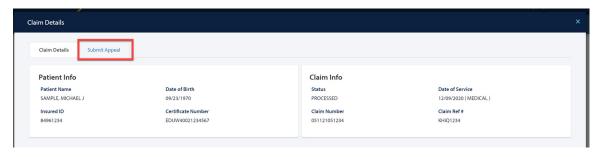
To view existing claims, click the View Details button. This will open a window that will further explain the details of the claim.



To access your Explanation of Benefits (EOB), simply click the Claim Details button for a particular claim and click download:



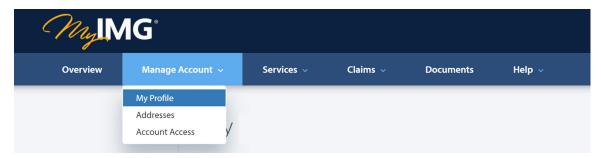
• To submit an appeal to a denied claim or any claim that you feel wasn't paid out correctly, click "Submit Appeal" to explain your reasons for the appeal.





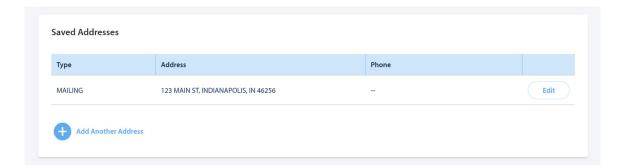
MANAGE ACCOUNT

■ To manage your username, password, or email address, select "Manage Account" in the navigation and choose "My Profile."



Note: If you change your password, you will automatically be logged out and forced to log back in with your new password.

• To manage your addresses, you can either update your existing on file or add additional addresses.



ACCESS SERVICES

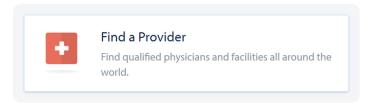
• The Services tab displays all the additional features that are available on your plan. These services may change depending on the optional benefits selected.





FIND A PROVIDER

Select this option to find all available providers, hospitals, etc. that are in IMG's extensive network:



PRECERTIFICATION

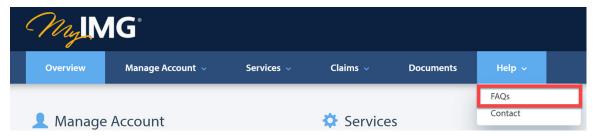
 Before any medical treatment defined in your plan is performed, you'll want to review your certificate to see which treatments require precertification. For those procedures that require it, you can initiate precertification in MyIMG; select this option to initiate the precertification process:



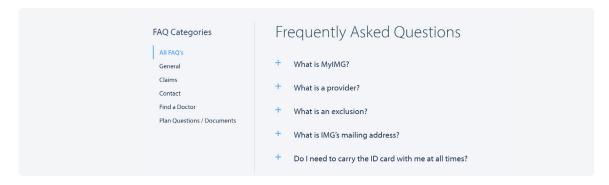
Please refer to your certificate wordings regarding additional services available to you.

HELP

• For additional questions, you may access our FAQ section by clicking below:



FAQ's are organized by category to help filter your questions down or you can view all FAQ's by default:



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Need more help? Our Member Care Specialists are here for you 24-hours a day, seven days a week.

Live Chat with us through our website: www.imglobal.com Email us: lnsurance@imglobal.com

Call us: +1.317.655.4500

