

Medical Travel Management

Nowhere is an affordable and stable premium more important than within the missionary community. IMG's cutting-edge services are aimed at providing that needed stability. Claim costs drive premiums. Where your missionaries receive their medical care can, in large part, significantly impact your organization's claim costs. Encouraging your members to receive their medical care overseas whenever feasible can help you take control and manage your claim costs. As a rule, medical care received in the U.S. will be considerably more costly than the same care received overseas. The more your members receive medical care overseas, the greater the savings in claim cost to your medical plan. The greater the savings, the more stable the premium.

We offer Medical Travel Management, an industry unique benefit designed to assist your members who are considering expensive medical procedures in the U.S. by incentivizing them to consider receiving that care with qualified providers overseas. The value to your medical plan can be quite substantial when thousands of dollars in cost savings can be realized. And the benefit for your members? **They are paid a percentage of the realized savings** when the cost of the procedure performed in the U.S. is compared to the cost of the same procedure incurred overseas. It's a win-win situation for everyone!

The entire process is managed and coordinated for the benefit of your members by an experienced Case Manager with the full resources of IMG, including our in-house physician – IMG's Chief Medical Officer. Your members are presented with their options so they can make an informed decision. Participants are assigned a designated case manager to help with the preparation of their treatment including:

- Assist in locating an accredited and qualified medical provider(s) to provide the necessary medical services
- Coordinate the necessary services with the participant and with the medical provider, including patient care, travel, scheduling, and housing
- Provide assistance with transfer and receipt of medical records before and after the services provided to the participant
- Provide follow up services to monitor medical needs after return of participant to residence

