

GLOBAL MEDICAL INSURANCE® - SUPPLEMENTAL BROCHURE INSERT

Description of Benefits & Optional Riders, Description of Services
& Additional Program Information



Description of **Benefits & Optional Riders**

The following is a partial list of benefits and terms. For further comparison of benefit levels, please reference pages 5, 6 and 7 of the booklet. Please refer to the Certificate Wording for specific terms, conditions and other details regarding the benefits. All amounts listed are in U.S. dollars.

Silver, Gold, Gold Plus & Platinum plan options

The following benefits are offered on all four plan options.

- **Hospitalization** - Offers benefits for the following: room and board ■ nursing services ■ prescription medication ■ physician charges ■ diagnostic and laboratory testing ■ X-rays, chemotherapy and radiation ■ durable medical equipment ■ treatment, services and supplies routinely provided.
- **Surgery** - Offers benefits for the following: surgical care ■ second surgical opinion ■ physician charges for surgery ■ treatment, in-patient and out-patient services and supplies routinely provided.
- **Transplants** - The plan options will reimburse an insured person with respect to a covered transplant incurred up to the benefit limit for each plan option. These are limited to certain transplants and covered only within designated transplant facilities that are members of the independently contracted PPO network.
- **Out-patient** - Medically necessary treatment by a physician or other health care provider that does not require an overnight stay.
- **Emergency Room Illness** - Services received in the emergency room are covered up to the maximum limit. Emergency room charges that do not require admittance to the hospital will be subject to an additional \$250 deductible.

- **Emergency Room Accident** - Charges incurred for the use of the emergency room are covered up to the maximum limit.
- **Mental / Nervous** - Charges for the diagnosis, treatment, and prescribed medication by a licensed physician for a mental or nervous state of health; physical, emotional, or behavioral illness. This benefit is part of the Silver plan option as out-patient only.
- **Child Wellness** - Routine physical exams, inoculations, vaccinations, and other related well child care for eligible children.
- **Emergency Medical Evacuation** - This coverage is available when there is not a qualified facility in the immediate area to treat your life-threatening illness or injury. See the Description of Services insert for additional information.
- **Return of Mortal Remains** - Covers expenses for repatriation of bodily remains or ashes to the insured person's home country for death resulting from a covered injury or illness.
- **Rx Coverage** - Medication prescribed by a physician for treatment of a covered illness or injury. These plan options also include a discount drug card administered by Universal Rx.
- **Other Services** - Chiropractor when referred by a physician, radiation treatment, home nursing care, hospice care, physical therapy and prosthetic devices.

- **Maternity** - Coverage for pre- and post-natal care, normal delivery or C-section for each pregnancy, well baby care, treatment of newborn and congenital disorders for the first 31 days. **Coverage may be purchased as a rider at the time of initial application under the Silver, Gold and Gold Plus plan options.** Under the Platinum plan option, Maternity is covered the same as any illness.

Optional Riders

- **Global Term Life InsuranceSM** - Provides protection for families following a traumatic loss. Includes Accidental Death and Dismemberment (AD&D) coverage at no additional cost. AD&D is paid in addition to any amount paid by Global Term Life Insurance and can double the amount of the benefit.

Those approved for Global Medical Insurance and under age 70 are automatically eligible for Global Term Life Insurance at the time of application. Global Term Life Insurance is an optional program purchased in units. The number of units applicants may purchase is based upon their age at the time of application and each subsequent renewal. Applicants from age 31 days through 18 years and from 65 through age 69 are eligible for one unit of coverage. Applicants from age 19 through age 64 are eligible for two units of coverage.

- **Global Daily IndemnitySM** - Will pay the benefit amount directly to you for each required overnight stay in a hospital. The hospital stay must be eligible for coverage under your Global Medical Insurance plan. Hospital stays related to maternity are not eligible.

Gold, Gold Plus & Platinum plan options

In addition to the benefits previously listed, the following are included on the Gold, Gold Plus and Platinum plan options.

- **Adult Wellness** - Includes routine physicals, mammograms and ob/gyn visits. Visits must be separated by at least 12 months.
- **Emergency Reunion** - Expenses incurred for the travel of a relative or friend of the insured person during an emergency medical evacuation.
- **Complementary Medicine** - Alternative treatments deemed medically necessary and prescribed by a licensed physician for a covered illness.
- **Recreational Scuba** - Covers usual, reasonable and customary charges for illness or injury incurred while scuba diving if the insured person is using safe diving practices as laid down by an authoritative diving body.

Platinum plan option

In addition to the benefits previously listed, the following are included on the Platinum plan option.

- **Remote Transportation** - In addition to Emergency Medical Evacuation, the Platinum plan option provides Remote Transportation. In the event of a diagnosis of a critical medical condition which is not necessarily immediately life-threatening, but severe enough to result in death or a permanent disability if not treated right away, Remote Transportation will provide for eligible charges arising out of the transportation of an insured person to a qualified facility for further treatment (if the current facility is unable to provide such treatment).

To be eligible, Remote Transportation must be recommended by the attending physician in critical medical situations, and approved in advance and coordinated by IMG.

- **Political Evacuation and Repatriation** - If the United States Department of State, Bureau of Consular Affairs issues a mandatory evacuation order of the host country that becomes effective on or after the insured person's date of arrival in the host country, the Company will pay up to \$10,000 lifetime maximum for transportation to the nearest place of safety or for repatriation to the insured person's home country or country of residence provided that:

1. The evacuation order must apply specifically to the insured person,
2. The insured person contacts the Company within 10 days of the United States Department of State, Bureau of Consular Affairs issuance of the evacuation order,
3. There is not a travel advisory in effect on or within six (6) months prior to the insured person's date of arrival or return in the host country, and
4. Political Evacuation and Repatriation is approved and coordinated by IMG.

- **Two Tier U.S. Prescription Drug Card** - Provides additional Rx coverage for medication prescribed by a physician for the treatment of a covered illness or injury beyond the Universal Rx discount program. In addition to the extra savings, Platinum members can help control their health care costs by choosing effective, low cost generic drugs over the more expensive brand name versions.

- **Dental** - Provides coverages for Class I (*Diagnostic and Preventive Services*), Class II (*Basic Services*) and Class III (*Major Services*) as defined by the Certificate. These benefits are available after a six month waiting period and exclude orthodontia care.

- **High School Sports Injury** - Covers up to \$20,000 per certificate period for injuries incurred during sanctioned, organized sports at the high school level and below.

- **Vision** - Provides coverage for the cost of vision exams and materials (*includes frames, lenses and contacts*).

Optional Riders

- **Terrorism Rider** - If an insured person is injured as a result of an act of Terrorism*, and the insured person has no direct or indirect participation in the act, the plan will reimburse eligible medical claims subject to a \$50,000 lifetime maximum.

This benefit does not cover an act of Terrorism in the event that an advisory to leave a certain country or location is issued by the United States government after the insured person's arrival date, and the insured person unreasonably fails or refuses to depart the country or location.

** For limitations and the definition of Terrorism, please see the Certificate Wording.*

- **Sports Rider** - Provides up to \$25,000 of lifetime coverage for adventure sports such as mountaineering, parachuting, and whitewater rafting. Also provides up to \$10,000 of lifetime coverage for amateur sports when not engaged for wage, reward, or profit including contact sports such as soccer and hockey.

Description of Services

The following is a partial list of services offered through Global Medical Insurance. For corresponding information, please reference pages 4 and 7 of the booklet.

Silver, Gold, Gold Plus & Platinum plan options

The following services are offered on all four plan options.

■ **Locating a Provider in the U.S.** - Whenever or wherever you travel, it's comforting to know that the extensive Preferred Provider Organization (PPO) Network is there to serve you. The independent PPO includes hundreds of thousands of established, highly qualified physicians and facilities, including some of the most well-recognized university medical centers and transplant facilities in the U.S.

Of course, you have the freedom to choose any physician or health care facility you wish. However, choosing a provider in the PPO network can significantly reduce your out-of-pocket expenses. ***Your deductible will be reduced by 50% and any coinsurance for that charge is waived when eligible treatment is received from a network provider.***

■ **Locating a Provider Outside the U.S.** - Additionally, if you are seeking treatment outside the U.S., we provide you access to our proprietary International Provider AccessSM (IPA), a database that includes more than 17,000 highly qualified physicians and facilities that encompass a comprehensive array of specialties to handle any health care emergency. Our direct billing arrangements can also ease the time and up front expense at select providers.

You can instantly access a list of providers and facilities within the PPO and IPA network online at **www.imglobal.com**. The directories allow you to search by physician or facility name, specialty, or location.

■ **Medical Concierge** - In the event that you are in need of a non-emergency medical procedure, this service will help you decide on a facility that provides the quality care you need in the most cost-effective setting. The procedure can be in or out-patient, and as simple as a MRI or as complex as a transplant. You will receive easy-to-understand information relative to the costs of the procedure at competing facilities. Armed with these facts, you can make informed decisions as to where to have procedures performed, which will effectively reduce your health care costs. This includes exploring worldwide options for care.

To take advantage of this service, just notify the Medical Concierge that a procedure is necessary. The Medical Concierge will then go to work for you, providing you with the facilities that have the highest quality rating and can provide the service in the most cost-effective manner. Additionally, you will receive verification of physician admitting privileges, verification of PPO participation, educational material concerning your procedure, assistance with scheduling appointments and more.

■ **Emergency Medical Evacuation** - Global Medical Insurance includes an Emergency Medical Evacuation benefit. This coverage is available when there is not a qualified facility in the immediate area to treat your life-threatening illness or injury.

The program covers Emergency Medical Evacuation to the nearest qualified medical facility or to the nearest qualified medical facility in the insured's home country provided that any additional travel time to the insured's home country will not cause detriment to his/her health as determined by the treating physician.

Emergency Medical Evacuation benefits under Global Medical Insurance provide access to care when you or your family need it most. During the emergency, IMG will coordinate evacuation to a qualified facility equipped to handle your illness or injury. A team of independent pilots and medical professionals will transport you and a family member (if there is room available), while arrangements for your arrival are being made with the receiving hospital. Once at the receiving hospital, IMG will continue to monitor your treatment and communicate with the physicians and your family members.

To be eligible, the evacuation must be recommended by the attending physician in life-threatening situations, and approved in advance and coordinated by IMG. IMG is available 24 hours a day, seven days a week to arrange emergency medical evacuations.

■ **MyIMGSM** - To help enhance your global experience, we provide you with an assortment of interactive services through a secure, user-friendly Web site. Service at your fingertips anytime, anywhere - that's what MyIMG provides. MyIMG is our proprietary online service that allows you to access information and manage accounts, 24 hours a day, seven days a week, from anywhere in the world.

Our service centers are always available to help or handle emergencies, but through MyIMG you can manage routine areas of your account to help you save time when you may need it most. Quickly and easily locate providers, check claim status, retrieve explanation of benefits, request ID cards, obtain certificate documents, initiate precertification and more.

Platinum plan option

In addition to the services previously listed, the following are included under the Platinum plan option.

■ 24 Hour Access to Health Care Professionals-

As a Platinum Member, you can easily communicate with experienced health care professionals 24 hours a day, regardless of your location through MyIMG. You have access to a medical information service which allows you to consult with board-certified physicians, licensed psychologists, pharmacists, dentists, dieticians and fitness trainers to assist you with any routine health related questions you have.

The service is not meant to replace your family physician; instead it addresses your concerns in a convenient manner and provides you with support to make informed decisions. Health care professionals will quickly respond to your questions, refer you to specialists and get you the information you need – saving you time and possibly preventing unnecessary office visits.

■ Global Concierge and Assistance ServicesSM-

Additionally, as a Platinum Member you have exclusive access to our Global Concierge and Assistance Services. More than insurance protection, these services offer the knowledge and information to keep you healthy and safe. Below is a list of services handled by a dedicated service team that is available 24 hours a day, seven days a week.*

- *Dedicated Service Line*
An international toll-free number accessible worldwide 24/7.
- *Security Updates and Country Profiles*
24/7 online access to the latest advisories and travel warnings.
- *Bag Tracking*
Assistance in locating lost checked baggage and arranging the delivery of it to you anywhere in the world.
- *Pre-trip Health and Safety Advisories*
24/7 online access to information concerning current passport and visa requirements; information regarding inoculations and vaccinations; and up-to-date travel safety advisories.
- *Embassy & Consulate Referral*
Provides the location and contact information of the nearest U.S. Embassy or Consulate.
- *Emergency Cash Transfers*
Assists in arranging and obtaining cash transfers anywhere in the world.
- *Emergency Message Relay*
Relay messages to your family, friends and co-workers, helping you maintain contact during an emergency.
- *Emergency Travel Arrangements*
Assists in making the appropriate travel arrangements in the event you must interrupt your travel and return home.
- *Legal Referrals*
Provides the contact information for an attorney located in your country of travel.
- *Lost Passport/Travel Documents Assistance*
Assists in reporting, retrieval or replacement of lost or stolen travel documents.
- *Dedicated Claims Team*
Provides members with expedited claims processing.

- *Prescription Drug Replacement Assistance*
Assists in the replacement and shipment of lost or damaged medication.
- *Drug Translation Service*
24/7 online access that provides country specific brand names of common prescription and over-the-counter medications.

**Global Concierge and Assistance Services are additional services offered. They are not insurance benefits.*

Additional **Program Information**

Precertification

Prior to receiving treatment, you may need to contact IMG to precertify your treatment and/or for verification of benefits. Precertification means calling IMG's Utilization Management and Review company to receive a determination of medical necessity for the proposed treatment or services. It is important to note that precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. Precertification may be undertaken by you, the doctor, a hospital administrator or a relative. The following treatments and services must be precertified or certain reductions in benefits may result:

- Any surgery or treatment requiring hospitalization
- Out-patient surgery

- Within 48 hours after an emergency admission to the hospital
- Care in an extended care facility
- Home nursing care
- Durable medical equipment including artificial limbs
- Transplants

Verification of Benefits

Verification of benefits is the process of verifying your general coverage and the available benefits under the plan. You may do this by contacting IMG's Customer Care department whether or not your treatment or services require precertification. Verification of benefits is not a guarantee of payment or assurance of coverage, and all medical expenses must meet eligible payment guidelines in accordance with the terms and conditions of

the plan. While precertification and verification of benefits are separate determinations, both are made in reliance on the completeness and accuracy of the information provided by you and your health care providers to IMG.

Guarantee of Payment

In those situations where a provider requires a guarantee of payment prior to performing services, IMG will issue a "Guarantee of Payment" letter. The letter will indicate that we will process and pay charges for health services rendered, expenses and medical claims incurred relating to a covered insured's hospitalization, diagnosis and/or treatment in accordance with the valid reimbursement of eligible charges under the terms and conditions of the Certificate of Insurance.

Claims Procedures

When you receive treatment, original itemized bills must be received by IMG within 90 days of services. As a courtesy, claims may be paid in selected alternate currencies by electronic bank wire. Please see the Claim Form for more information and conditions of this service.

Claim Filing Options

■ **Direct Payment to providers** - In many cases IMG works with the hospital or clinic as an accommodation, including those outside the independent PPO, for direct payment of eligible medical expenses on your behalf. To be eligible to have a claim paid in this fashion, you

or the provider must complete a Claim Form and submit it with original itemized bills. In this case, you will be responsible for direct payment of your deductible, coinsurance amounts and non-eligible expenses and charges.

■ **Reimbursement** - If you have received treatment and need to be reimbursed for out-of-pocket medical expenses, complete the Claim Form and submit your original itemized bills and paid receipts within 90 days. We will reimburse your eligible medical expenses after applying the deductible and coinsurance, subject to the terms of the plan.

Please remember to submit your bills and receipts as soon as you receive them. Do not hold them

until the end of the year. IMG will apply eligible medical expenses to your deductible and coinsurance throughout the year.

- **Forward Claims to IMG** -
P.O. Box 88500
Indianapolis, Indiana 46208-0500 or
Fax: 1.317.655.4505
- **Medical Concierge, Customer Service & Claims Inquiries contact** -
IMG Outside the U.S. & Canada:
1.317.655.4500
Inside the U.S. & Canada:
1.800.628.4664