

# Global Medical Insurance<sup>sm</sup>

## Schedule of Benefits

Global Medical Insurance<sup>sm</sup> covers the Usual, Reasonable and Customary (URC) charge for eligible expenses in the area where you receive treatment. Each person will only need to satisfy their deductible once per policy period (12 months). After the deductible, Global Medical Insurance<sup>sm</sup> pays 80% of the next US \$5,000 in eligible expenses. Subject to the coinsurance, coverage for the following medical expenses begin once the deductible has been met.

### MEDICAL INSURANCE

#### Coverage Area

#### Policy Maximum

#### Hospitalization

Semi-private 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

#### Intensive Care Unit

#### Surgery

Surgical care • Second surgical opinion • Anesthetics • Physician charges for surgery • Treatment services and supplies routinely provided

#### Transplants

Covered only within IMG's PPO Transplant Facilities

#### Outpatient

Emergency treatment of illness or injury • Surgery • Rehabilitative treatment • Treatment, services or supplies routinely provided • Prescription medication

#### Emergency

Surgery or dental treatment following an accident • Emergency room following an accident

#### Emergency Transportation by Ground Ambulance

#### Emergency Medical Evacuation

Includes evacuation from country of citizenship

#### Maternity

Pre and Post-natal care • Normal Delivery or C-section • Well baby care and treatment of newborn for first 31 days

#### Mental/Nervous Care

Inpatient and outpatient care • Treatment by a licensed psychiatrist

#### Wellness

Females age 35 and over after 24 months on the plan  
Routine physicals • Mammogram, ob/gyn visit, etc.  
(exams must be separated by 12 months)

Males age 40 and over, after 24 months on the plan  
Routine physicals (exams must be separated by 12 months)

#### Pre-existing Conditions

After 24 months of continuous coverage

#### Other

Chiropractor when referred by a physician • Radiation treatment • Home nursing care • Hospice care • Physical Therapy (maximum US \$50 per visit) • Prosthetic devices

### BENEFIT

Worldwide

US \$5,000,000 lifetime

100%

3 times semi-private room and board

100%

\$500,000 lifetime

100%

100%

US \$2,500 lifetime

US \$25,000 lifetime

US \$25,000 lifetime (after 12 months of coverage)

US \$10,000 per period,

US \$20,000 lifetime (after 12 months of coverage)

US \$100 per period (not subject to deductible or coinsurance)

US \$25,000 lifetime

100%

# Global Medical Insurance<sup>sm</sup>

## Supplemental Life and Daily Indemnity

### Global Term Life

International citizens face the constant challenge of finding cost effective, quality insurance programs that combine worldwide coverage with ease of availability. While Global Medical Insurance<sup>sm</sup> is designed to protect individuals and families from the high cost of medical expenses, Global Term Life Insurance provides protection for your family following a traumatic loss. In case of accidental loss of life or dismemberment, Global Term Life Insurance also includes AD&D coverage.

### Eligibility And Coverage

If you are approved for Global Medical Insurance<sup>sm</sup> and are between age 19-69, you are automatically eligible for the optional Global Term Life Insurance at the time of application.

AGE	PRINCIPAL SUM*	AGE	PRINCIPAL SUM*
19-29	US \$75,000	50-54	US \$20,000
30-39	US \$50,000	55-59	US \$15,000
40-44	US \$35,000	60-64	US \$10,000
45-49	US \$25,000	65-69	US \$7,500

### Supplemental Term Life Insurance

For those electing Global Term Life Insurance coverage an additional "unit" equal to the principal sum may be added, thus doubling the amount of life insurance coverage. As an example, a 35-year-old may have US\$50,000 of principal coverage and add an additional US\$50,000 "unit" of supplemental coverage for a total of US\$100,000. Please note, this additional benefit is not available for those in the 65-69 age bracket.

### Child Term Life

Parents may elect Global Term Life Insurance for their children.

AGE	Principal Sum
31 days - 18 yrs	US \$5,000

### Accidental Death and Dismemberment

#### Accidental Death and Dismemberment

Accidental Loss of Life  
Accidental Loss of Two Members\*\*  
Accidental Loss of One Member\*\*

#### Benefit

Principal Sum\*  
Principal Sum\*  
50% of Principal Sum\*

\*Benefit based on age at time of death

\*\*"Member" means hand, foot, or eye

The Accidental Death and Dismemberment benefit is included in the life insurance premium. The AD&D schedule above applies to the total amount of life insurance in force. Example: For a 35-year-old with the supplemental "unit", total coverage would be US\$100,000 of primary life insurance with an additional US\$100,000 paid in the event of accidental death.

### Global Daily Indemnity

Insuring your life and health reduces the burden of unforeseen financial liabilities due to an illness or accident. Unfortunately, obligations and bills continue even during a hospital stay. The Global Daily Indemnity plan is an excellent way to offset these expenses. Global Daily Indemnity will pay directly to you US \$100 for each required overnight stay in the hospital. The hospital stay must be covered under your Global Medical Insurance<sup>sm</sup> and stays related to pregnancy are not eligible.

#### Global Daily Indemnity

Available only between ages 19-69  
with Global Medical Insurance<sup>sm</sup>

#### Principal Sum

US \$100 per day

### HOW TO APPLY

Global Term Life Insurance and Global Daily Indemnity are available when applying for Global Medical Insurance<sup>sm</sup>, with no additional medical underwriting. Simply complete and return the health and life applications with the appropriate premiums outlined in the application.

**Note:** This is a brief outline of the Global Medical Insurance<sup>sm</sup> plan. Please feel free to contact us at (800) 628-4664 or (317) 655-4500 for a complete brochure and description of benefits.