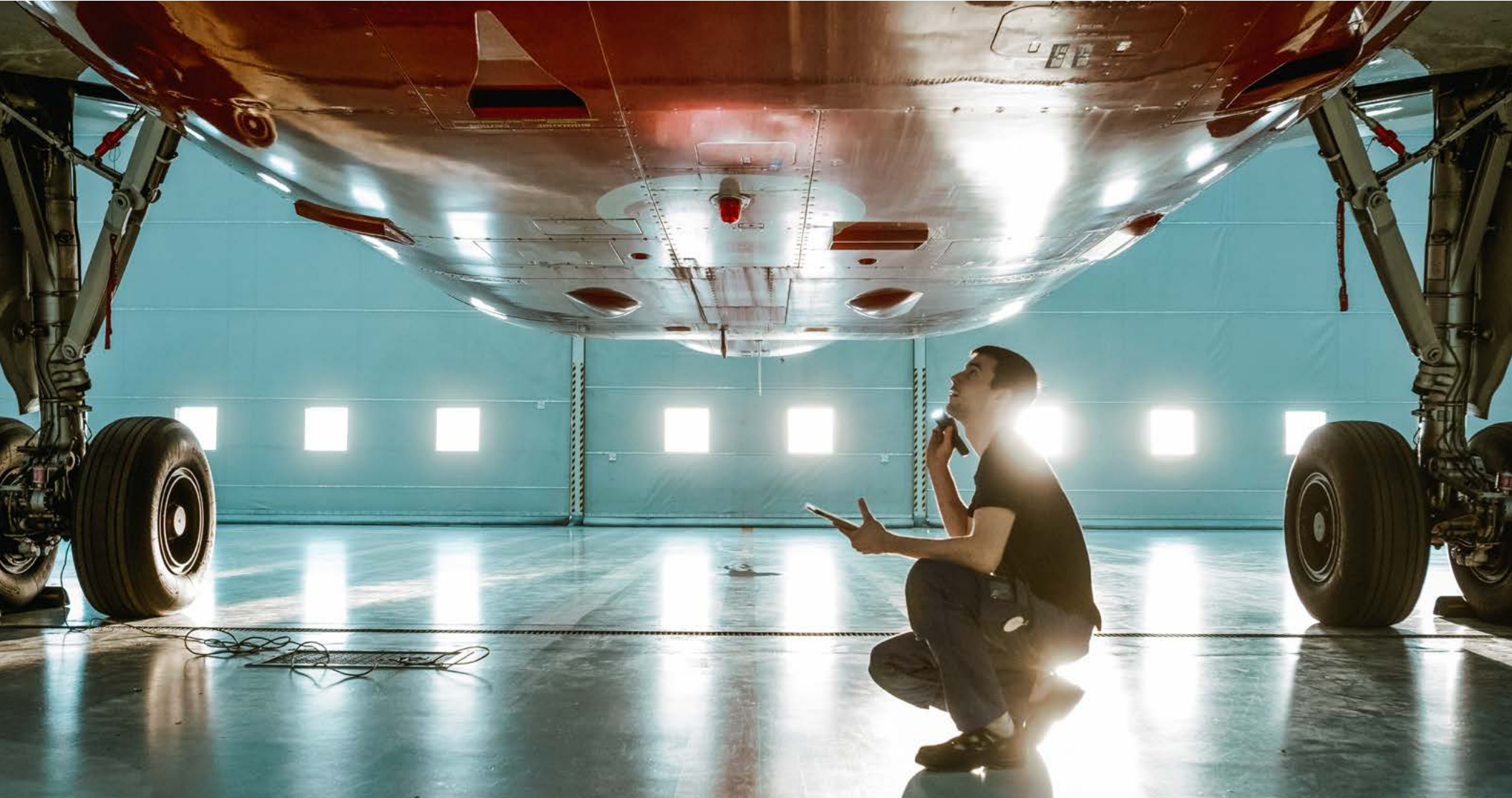


GLOBAL MEDICAL  
MANAGEMENT





# GLOBAL MEDICAL MANAGEMENT



From the moment an injury occurs to the time the employee can return to work, IMG global service solutions provide end-to-end coordinated care, resulting in an all-encompassing advantage to both the insurance carrier and the employee. As a full-service medical management company, IMG provides international expertise and support to more than 200,000 clients in over 150 countries. IMG's service offerings include:

## Evacuation & Repatriation Services

- Emergency transportation via air ambulance, commercial airline, ground ambulance or sea transportation
- Infectious disease medical evacuations
- Repatriation assistance, including loss of life

## Case Management

- Coordinated care throughout claim
- Medical monitoring assistance with international medical appointments
- Medical and dental appointment referrals and appointment scheduling
- Physician and medical facility referrals for elective procedures and emergency care
- Prescription medication acquisition assistance
- Travel assistance/coordination for medical and non-medical appointments
- Field case management using medical and investigation professionals
- Reporting: Initial, monthly and timeline closure reports

## Medical Payment Assistance

- Medical payments to providers and facilities
- Delivery of Guarantee of Payment (GOP)
- Indemnity payments
- Settlement payments
- Payments on insured's out-of-pocket expenses
- Direct billing within provider network

## Embassy Requirement Assistance

- Appointment scheduling
- Passport assistance when lost or stolen
- Medical travel and exit visas

## Specialized Evaluation Services

- Independent Medical Exam (IME)
- Peer reviews
- Impairment Rating (IR)
- Maximum Medical Improvement (MMI) reporting
- Investigative and causation reports
- Labor Market Surveys (LMS) – local and global
- Short- and long-term cost projections
- Functional Capacity Evaluation (FCE)
- International short and long-term disability services
- Case file review
- Translation services

This document is for informational purposes only and describes IMG's general capabilities and a broad overview of the services it offers. The actual services and payments that IMG arranges or provides for you will be determined by your services contract. IMG has procured first-dollar insurance, underwritten by a licensed third-party insurance company, to cover the cost of all services, including any medical transportation or political, natural disaster, or security evacuations. All services must be arranged and paid by IMG.

24-HOUR

## Global Emergency Medical Evacuation & Repatriation



Certain medical situations require that a patient be evacuated from their location to the nearest qualified medical facility, which requires significant coordination. IMG's medical staff evaluates the patient's medical needs and develops a tailored evacuation action plan to ensure the best medical outcome.

### IMG SERVICES INCLUDE:

- Verification of medical condition and determination that an evacuation is medically necessary
- Utilization of proprietary evacuation database to determine the closest qualified medical facility
- Identification of the nearest qualified medical facility to handle medical situation
- Coordination of *all* evacuation transportation options (air ambulance, commercial airline, ground ambulance, sea transportation, etc.)
- Coordination of emergency medical reunions when the patient is incapable of making medical decisions
- Repatriation of mortal remains
- Other services, as needed

### INTERNATIONAL PROVIDER NETWORK

Providing timely and effective evacuation services is always our primary concern. However, the cost and payment for these expenses can be overwhelming. IMG has you covered. Through our proprietary International Provider Access<sup>SM</sup> (IPA) network, you have access to thousands of hospitals and physicians worldwide that allow for direct settlement of related medical claims. This alleviates out-of-pocket costs for patients and field staff.



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## 📍 IMG'S WORLDWIDE EVACUATION EXPERIENCE

- » Afghanistan
- » Albania
- » Algeria
- » Antigua
- » Argentina
- » Australia
- » Austria
- » Ascension Island UK territory
- » Atoll Islands
- » Bahamas
- » Bahrain
- » Bangladesh
- » Barbados
- » Belgium
- » Belize
- » Benin
- » Bhutan
- » Bolivia
- » Bosnia and Herzegovina
- » Botswana
- » Brazil
- » Bulgaria
- » Burundi
- » Burkina Faso
- » Cabo Verde
- » Cambodia
- » Cameroon
- » Canada
- » Chad
- » Chile
- » China
- » Colombia
- » Costa Rica
- » Cote Divoire
- » Croatia
- » Denmark
- » Diego Garcia/ Christmas Island
- » Djibouti
- » Dominica
- » Dominican Republic
- » Ecuador
- » Egypt
- » El Salvador
- » Equatorial Guinea
- » Estonia
- » Ethiopia
- » France
- » Fiji
- » Finland
- » Gabon
- » Gambia
- » Georgia
- » Germany
- » Ghana
- » Greece
- » Grenada
- » Guatemala
- » Guam
- » Guinea
- » Guyana
- » Nauru
- » Honduras
- » Hungary
- » Iceland
- » India
- » Indonesia
- » Iran
- » Iraq
- » Ireland
- » Italy
- » Jamaica
- » Japan
- » Jordan
- » Kazakhstan
- » Kenya
- » Kiribati
- » Kosovo
- » Kuwait
- » Kyrgyzstan
- » Laos
- » Latvia
- » Lebanon
- » Lesotho
- » Liberia
- » Libya
- » Liechtenstein
- » Lithuania
- » Luxembourg
- » Macedonia (FYROM)
- » Madagascar
- » Malawi
- » Malaysia
- » Maldives
- » Mali
- » Malta
- » Marshall Islands
- » Mexico
- » Micronesia
- » Moldova
- » Monaco
- » Mongolia
- » Montenegro
- » Morocco
- » Mozambique
- » Namibia
- » Nauru
- » Nepal
- » Netherlands
- » New Zealand
- » Nicaragua
- » Niger
- » Nigeria
- » Norway
- » Oman
- » Pakistan
- » Palau
- » Palestine
- » Panama
- » Papua New Guinea
- » Paraguay
- » Peru
- » Philippines
- » Poland
- » Portugal
- » Qatar
- » Romania
- » Russia
- » Saint Kitts and Nevis
- » Saint Lucia
- » Saint Vincent and the Grenadines
- » Samoa
- » Saudi Arabia
- » Senegal
- » Serbia
- » Seychelles
- » Sierra Leone
- » Singapore
- » Slovakia
- » Slovenia
- » Solomon Islands
- » Somalia
- » South Africa
- » South Korea
- » South Sudan
- » Spain
- » Sri Lanka
- » Sudan
- » Sweden
- » Switzerland
- » Syria
- » Taiwan
- » Tajikistan
- » Tanzania
- » Thailand
- » Timor Leste
- » Toto
- » Trinidad and Tobago
- » Tunisia
- » Turkey
- » Turkmenistan
- » Tuvalu
- » Uganda
- » Ukraine
- » United Arab Emirates (UAE)
- » United Kingdom (UK)
- » United States of America (USA)
- » Uruguay
- » Uzbekistan
- » Vanuatu
- » Venezuela
- » Vietnam
- » Yemen
- » Zambia
- » Zimbabwe

# INTERNATIONAL Workers' Compensation Management



Since 1990, IMG's medical expertise, depth of knowledge and worldwide network have established us as one of the most experienced international workers' compensation, Defense Base Act, Longshore and Foreign Voluntary Comp providers in the industry. Our extensive experience in handling complex, work-related injury claims has equipped us with the processes and expertise to maneuver the diverse obstacles that accompany international cases such as cultural, language, location, and medical care barriers.

When you work with IMG, you can rest assured knowing you have an experienced team who is committed to mitigating your costs, moving your files forward and serving as an international resource for all of your work injury claims. IMG provides the following solutions to better serve you:

## Impairment Ratings

IMG has registered nurses who are licensed by the American Medical Association to provide impairment ratings, and assess any MD rating already assigned for accuracy and nomenclature. This can result in significant cost savings for the customer during the settlement process.

## Case Management

IMG's case management team works on every file assigned within one business day of assignment. We accept international and domestic case management assignments and have medically oriented field agents that work with us in 150+ countries all over the world. IMG also provides telephonic case management and direction to our local field case managers that attend physician appointments, get records, carry settlements in native languages, and complete whatever tasks or medical coordination the file assignment requires with the Plan Administrator's approval. We facilitate MMI and RTW outcomes in all the world regions we cover.

## Investigative Services

If causation is in question, IMG can leverage investigative services partners to determine what is compensable for the work injury. We can also obtain recorded statements to ensure accuracy for the customer, while managing settlement papers to facilitate efficient claim resolution.

## Emergency Medical Evacuations

Approximately 65% of IMG's evacuations later become international workers' compensation cases. IMG employs field case managers and agents who have military clearance for all bases in the Middle East and South Asia, where many emergency medical situations arise. Without such clearance and local knowledge, it is extremely difficult for a company to gain access to a military base and successfully evacuate an injured worker.

OUR AVERAGE COST SAVINGS IS **\$25,000** TO THE CUSTOMER  
DURING THE LIFE OF THE CLAIM.\*

\*The average savings amount represents the results of international workers' compensation claims managed by IMG during the last three years.

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# YOUR GLOBAL SOLUTION TO FACILITATE **EXPEDIENT RETURN TO WORK & MAXIMUM MEDICAL IMPROVEMENT** FOR ALL INJURIES

## Short-Term and Long-Term Cost Projections

IMG can provide short-term cost projections to assist with the setting of reserves, surgical events, travel events and DME costs. We also provide long-term cost projections for settlement, structured settlement and Medicare set-aside events, using rated age and life expectancy per the customer's specific requests.

## Voluntary Compensation & Special Handling

At IMG, we have the flexibility to adjust to any voluntary compensation products we're asked to provide — whether it's a policy-driven claim or specific to a carrier's request. We're also able to tailor our case management procedures at the carrier's request for any "special handling" of the file that might be necessary.

## International Payments

IMG offers clients a "Med Pay" service on all international claims, facilitating an efficient method for the carrier to handle all medical expenses on international files.

## Complete Local and Global Labor Market Surveys (LMS)

IMG uses Labor Market Survey (LMS) data to provide both global and local vocational assessments and job availability information for injured workers in 120 countries.

W O R R Y L E S S <sup>SM</sup>  
*experience more*



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