



## LIFETIME MEDICAL COVERAGE

International Medical Group® (IMG®) offers you lifetime medical coverage through the Global Senior Plan® if you are enrolled in Global Medical Insurance® or Global Mission Medical Insurance® by your 65<sup>th</sup> birthday and maintain continuous coverage to age 75. There is no additional medical underwriting to enroll in this plan. You simply need to review the benefits, and complete and return the enrollment form with your premium.

## PLAN ADMINISTRATOR

International Medical Group, an award-winning provider of global insurance benefits and assistance services for more than 25 years, enables its members to worry less and experience more by delivering the protection they need, backed by the support they deserve. IMG offers a full line of international medical insurance products, as well as trip cancellation programs, stop loss insurance, medical management services and 24/7 emergency medical and travel assistance — all designed to provide members Global Peace of Mind® while they're away from home.

## PLAN UNDERWRITER

Our globally recognized underwriter, A-rated Sirius International Insurance Corporation (publ), offers the financial security and reputation demanded by international consumers.



## BENEFITS *(All amounts shown are in U.S. dollars)*

Global Senior Plan covers the Usual, Reasonable and Customary (URC) charges for eligible expenses in the area where you receive treatment. Each insured person will only need to satisfy their deductible once per period of coverage (12 months). **For eligible expenses incurred in the U.S. and Canada:** Once the deductible is met, the plan pays 80% of the next \$5,000 in eligible expenses, then 100% of eligible expenses up to the maximum limit. **For eligible expenses incurred outside of the U.S. and Canada:** Once the deductible is met, the plan will pay 100% of eligible expenses up to the maximum limit.

MEDICAL INSURANCE	BENEFIT <i>subject to deductible &amp; coinsurance</i>
Maximum Limit Per Individual	\$100,000 per period of coverage \$1,000,000 lifetime maximum
Deductible Per Individual	\$5,000
<b>Hospitalization</b>	
<ul style="list-style-type: none"> <li>■ Semi-private room and board</li> <li>■ Nursing services</li> <li>■ Prescription medication</li> <li>■ Physician charges</li> <li>■ Diagnostic and laboratory testing</li> <li>■ X-rays</li> <li>■ Chemotherapy and radiation</li> <li>■ Durable medical equipment</li> <li>■ Treatment, services and supplies routinely provided</li> </ul>	\$400 per day 60-day maximum
Intensive Care Unit	\$800 per day 60-day maximum
<b>Surgery</b>	
<ul style="list-style-type: none"> <li>■ Surgical care</li> <li>■ Second surgical opinion</li> <li>■ Anesthetics</li> <li>■ Physician charges for surgery</li> <li>■ Treatment, services and supplies routinely provided</li> </ul>	URC up to maximum limit

MEDICAL INSURANCE	BENEFIT
<i>subject to deductible &amp; coinsurance</i>	
<b>Outpatient</b>	
<ul style="list-style-type: none"> <li>■ Emergency treatment of illness or injury</li> <li>■ Surgery</li> <li>■ Rehabilitative treatment</li> <li>■ Treatment, services or supplies routinely provided</li> </ul>	URC - only available after a related inpatient hospital stay
Inpatient Physical Therapy	\$50 maximum per visit Limited to 1 visit per day
Eligible Medical Expenses	URC up to maximum limit
Local Ambulance	\$2,500 per period of coverage
<b>Wellness</b>	
<b>Females:</b> Routine physicals, mammogram, ob/gyn visit, etc. <i>(exams must be separated by 12 months)</i>	\$250 per period of coverage <i>Not subject to deductible or coinsurance</i>
<b>Males:</b> Routine physicals <i>(exams must be separated by 12 months)</i>	
<b>Transplants</b>	
Limited to certain transplants and covered only within designated transplant facilities that are members of IMG's independently contracted PPO network	Up to maximum limit
Return of Mortal Remains	Up to \$25,000
Pre-Existing Conditions	\$5,000 per period of coverage \$50,000 lifetime maximum
Dental Emergency	Up to \$100
Extended Care Facility and Home Nursing Care Services	URC Limited to 30 days per period of coverage
Inpatient Hospice Care	URC Limited to the first 30 days of stay

*This list is only a summary of available benefits and coverages, and is subject to the specific terms and conditions of the plan. Please refer to the Certificate Wording for a complete description, which is available upon request.*

ANNUAL RATES		
Age	Male	Female
75	\$15,324	\$13,781

## EXTENSIVE PROVIDER NETWORKS


With a Global Senior Plan, you may seek treatment with the hospital or doctor of your choice. When seeking treatment in the U.S., you can reduce your out-of-pocket costs by using the independent Preferred Provider Organization (PPO), a separately organized network of hundreds of thousands of established, highly qualified medical practitioners and many well-recognized hospitals in the U.S. contracted by IMG. You can quickly search the network through the online member portal, MyIMG<sup>SM</sup>. Additionally, to help you locate health care providers outside of the U.S., IMG provides its online International Provider Access<sup>SM</sup> (IPA), a database of more than 17,000 physicians and facilities.

## PRECERTIFICATION

Prior to receiving treatment, you may need to contact IMG to precertify your treatment for medical necessity. This means you or your attending medical practitioner must communicate with an IMG representative at the number listed on the IMG identification card prior to admission to a hospital or performance of a surgery. In case of an emergency admission, the precertification call must be made within 48 hours of admission, or as soon as reasonably possible.

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. All medical expenses eligible for reimbursement must be medically necessary and will be paid or reimbursed at usual, reasonable and customary rates. Please refer to the Policy Wording for full details of the precertification requirements. You must follow precertification instructions carefully. Failure to do so may invalidate your claim or, in certain circumstances, result in a loss or reduction of coverage.

*Note: An insured person may begin the precertification process through MyIMG or the Client Resources section of our website, www.imglobal.com. Simply look for the precertification option. You will be asked to provide the required information, which can then be submitted electronically to IMG. Once we have confirmed receipt of your request, our utilization management and review team will review the information provided and respond to the insured person or the provider within two business days. Please note that this online service will only initiate the precertification process, and it should not be used to precertify emergency admissions, procedures or evacuations.*



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