



# Global Medical Insurance® - **BRONZE** WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN

All amounts shown are in U.S. dollars. The amount includes the base medical premium and a service fee (\$3 per member per month). Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage. Rates apply to all new business purchased 01/02/2026 or later. IMG reserves the right to issue the most current rates online in the event these expire, are modified, or replaced with a newer version.

Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$601	\$527	\$409	\$355	\$327	\$282
10 to 18*	\$619	\$553	\$453	\$422	\$394	\$342
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.						
19 to 24	\$1,595	\$1,479	\$1,139	\$991	\$786	\$686
25 to 29	\$1,768	\$1,645	\$1,268	\$1,099	\$892	\$735
30 to 34	\$1,956	\$1,771	\$1,366	\$1,193	\$946	\$816
35 to 39	\$2,304	\$1,965	\$1,518	\$1,321	\$1,069	\$878
40 to 44	\$2,347	\$1,976	\$1,438	\$1,257	\$1,070	\$945
45 to 49	\$2,598	\$2,169	\$1,679	\$1,459	\$1,167	\$1,037
50 to 54	\$2,469	\$2,107	\$1,627	\$1,430	\$1,201	\$1,068
55 to 59	\$2,627	\$2,282	\$1,762	\$1,532	\$1,295	\$1,150
60 to 64	\$3,769	\$3,422	\$2,811	\$2,564	\$2,130	\$1,894
65 to 69	\$7,608	\$7,281	\$6,732	\$5,101	\$4,636	\$4,126
70 to 74	Please contact IMG or your producer for premium information					
Optional Dental & Vision Rider: \$460 annual premium				Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10		



\*\*Except for Global Group, IMG will not accept wires for semi-annual, quarterly, or monthly payment modes. Alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s). Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.





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Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$781	\$670	\$514	\$444	\$399	\$352
10 to 18*	\$798	\$706	\$575	\$529	\$494	\$433
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.						
19 to 24	\$2,097	\$1,947	\$1,493	\$1,293	\$1,020	\$883
25 to 29	\$2,328	\$2,160	\$1,662	\$1,439	\$1,160	\$950
30 to 34	\$2,577	\$2,329	\$1,795	\$1,565	\$1,231	\$1,060
35 to 39	\$3,038	\$2,587	\$1,998	\$1,730	\$1,394	\$1,142
40 to 44	\$3,102	\$2,606	\$1,889	\$1,647	\$1,393	\$1,231
45 to 49	\$3,435	\$2,865	\$2,204	\$1,915	\$1,527	\$1,354
50 to 54	\$3,262	\$2,781	\$2,141	\$1,877	\$1,572	\$1,394
55 to 59	\$3,474	\$3,016	\$2,319	\$2,018	\$1,698	\$1,504
60 to 64	\$4,995	\$4,534	\$3,646	\$3,388	\$2,811	\$2,493
65 to 69	\$10,117	\$9,679	\$8,948	\$6,771	\$6,154	\$5,471
70 to 74	Please contact IMG or your producer for premium information					
Optional Dental & Vision Rider: \$570 annual premium				Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10		



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# Global Medical Insurance® - SILVER WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN

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Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$836	\$728	\$556	\$489	\$448	\$391
10 to 18*	\$858	\$756	\$625	\$576	\$541	\$468
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.						
19 to 24	\$2,206	\$2,049	\$1,570	\$1,370	\$1,086	\$945
25 to 29	\$2,450	\$2,279	\$1,748	\$1,525	\$1,231	\$1,014
30 to 34	\$2,704	\$2,450	\$1,894	\$1,648	\$1,307	\$1,131
35 to 39	\$3,193	\$2,720	\$2,105	\$1,826	\$1,476	\$1,215
40 to 44	\$3,252	\$2,733	\$1,989	\$1,739	\$1,478	\$1,309
45 to 49	\$3,600	\$3,004	\$2,326	\$2,019	\$1,613	\$1,435
50 to 54	\$3,420	\$2,918	\$2,254	\$1,983	\$1,661	\$1,475
55 to 59	\$3,637	\$3,159	\$2,443	\$2,124	\$1,791	\$1,593
60 to 64	\$5,224	\$4,743	\$3,897	\$3,552	\$2,949	\$2,625
65 to 69	\$10,552	\$10,096	\$9,335	\$7,072	\$6,429	\$5,717
70 to 74	Please contact IMG or your producer for premium information					
Optional Dental & Vision Rider: \$460 annual premium				Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10		



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## Global Medical Insurance® - SILVER WORLDWIDE COVERAGE



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Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$1,081	\$935	\$711	\$618	\$556	\$491
10 to 18*	\$1,107	\$978	\$798	\$736	\$690	\$603
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.						
19 to 24	\$2,909	\$2,704	\$2,072	\$1,795	\$1,416	\$1,226
25 to 29	\$3,232	\$3,000	\$2,304	\$1,997	\$1,613	\$1,321
30 to 34	\$3,576	\$3,233	\$2,489	\$2,171	\$1,712	\$1,475
35 to 39	\$4,218	\$3,590	\$2,772	\$2,400	\$1,933	\$1,586
40 to 44	\$4,305	\$3,616	\$2,622	\$2,288	\$1,932	\$1,709
45 to 49	\$4,768	\$3,978	\$3,060	\$2,660	\$2,119	\$1,881
50 to 54	\$4,527	\$3,859	\$2,972	\$2,608	\$2,181	\$1,934
55 to 59	\$4,821	\$4,183	\$3,220	\$2,800	\$2,356	\$2,091
60 to 64	\$6,929	\$6,295	\$5,161	\$4,701	\$3,899	\$3,464
65 to 69	\$14,039	\$13,426	\$12,413	\$9,396	\$8,535	\$7,590
70 to 74	Please contact IMG or your producer for premium information					
Optional Dental & Vision Rider: \$570 annual premium				Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10		



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# Global Medical Insurance® - **GOLD** WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN

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Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$1,599	\$1,353	\$1,044	\$932	\$842	\$743	\$669
10 to 18*	\$1,739	\$1,423	\$1,110	\$1,003	\$902	\$808	\$727
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.							
19 to 24	\$3,765	\$3,135	\$2,430	\$2,140	\$1,752	\$1,338	\$1,203
25 to 29	\$3,974	\$3,418	\$2,647	\$2,332	\$1,911	\$1,459	\$1,313
30 to 34	\$4,634	\$3,854	\$2,995	\$2,630	\$2,154	\$1,648	\$1,482
35 to 39	\$5,189	\$4,318	\$3,350	\$2,951	\$2,413	\$1,844	\$1,661
40 to 44	\$5,330	\$4,440	\$3,441	\$3,031	\$2,481	\$1,895	\$1,707
45 to 49	\$6,150	\$5,119	\$3,970	\$3,495	\$2,860	\$2,188	\$1,969
50 to 54	\$9,573	\$8,435	\$7,321	\$6,445	\$5,274	\$4,032	\$3,628
55 to 59	\$9,934	\$9,659	\$8,677	\$7,637	\$6,251	\$4,774	\$4,298
60 to 64	\$12,025	\$11,673	\$10,416	\$9,168	\$7,503	\$5,730	\$5,159
65 to 69	\$26,291	\$25,256	\$24,251	\$20,126	\$15,036	\$13,341	\$12,009
70 to 74	Please contact IMG or your producer for premium information						
Optional Dental & Vision Rider: \$460 annual premium				Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10			



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# Global Medical Insurance® - GOLD WORLDWIDE COVERAGE



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Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$2,098	\$1,760	\$1,334	\$1,208	\$1,075	\$927	\$831
10 to 18*	\$2,277	\$1,853	\$1,424	\$1,298	\$1,144	\$1,037	\$932
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.							
19 to 24	\$4,977	\$4,132	\$3,196	\$2,806	\$2,295	\$1,744	\$1,567
25 to 29	\$5,254	\$4,513	\$3,491	\$3,065	\$2,503	\$1,906	\$1,710
30 to 34	\$6,134	\$5,099	\$3,946	\$3,466	\$2,830	\$2,151	\$1,933
35 to 39	\$6,873	\$5,713	\$4,422	\$3,885	\$3,177	\$2,418	\$2,170
40 to 44	\$7,066	\$5,877	\$4,547	\$3,998	\$3,264	\$2,485	\$2,233
45 to 49	\$8,155	\$6,779	\$5,246	\$4,617	\$3,769	\$2,872	\$2,580
50 to 54	\$11,378	\$10,942	\$9,721	\$8,550	\$6,993	\$5,331	\$4,797
55 to 59	\$13,203	\$12,833	\$11,525	\$10,141	\$8,290	\$6,325	\$5,687
60 to 64	\$15,992	\$15,519	\$13,846	\$12,180	\$9,959	\$7,598	\$6,835
65 to 69	\$35,009	\$33,626	\$32,294	\$26,799	\$20,008	\$17,747	\$15,965
70 to 74	Please contact IMG or your producer for premium information						
Optional Dental & Vision Rider: \$570 annual premium				Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10			



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# Global Medical Insurance®- PLATINUM WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN



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Deductibles	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$3,788	\$3,478	\$3,193	\$2,831	\$2,711	\$2,602	\$2,513	\$2,300
10 to 18*	\$3,956	\$3,634	\$3,276	\$2,914	\$2,794	\$2,674	\$2,574	\$2,356
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.								
19 to 24	\$7,238	\$6,604	\$6,149	\$4,870	\$4,440	\$3,749	\$3,290	\$2,997
25 to 29	\$8,342	\$7,672	\$6,571	\$5,494	\$5,002	\$4,394	\$3,790	\$3,452
30 to 34	\$9,110	\$8,294	\$7,602	\$6,083	\$5,535	\$4,889	\$3,991	\$3,630
35 to 39	\$9,828	\$8,947	\$8,081	\$6,550	\$5,956	\$5,256	\$4,122	\$3,751
40 to 44	\$11,034	\$10,044	\$9,016	\$7,344	\$6,674	\$5,883	\$4,698	\$4,265
45 to 49	\$10,556	\$9,622	\$8,386	\$7,055	\$6,423	\$5,658	\$4,524	\$4,111
50 to 54	\$21,313	\$19,424	\$18,549	\$14,919	\$13,547	\$11,870	\$9,626	\$8,702
55 to 59	\$28,214	\$25,716	\$23,649	\$18,996	\$17,240	\$15,091	\$11,928	\$10,776
60 to 64	\$30,486	\$27,805	\$25,693	\$21,753	\$19,738	\$17,268	\$14,089	\$12,720
65 to 69	\$58,660	\$53,484	\$51,404	\$47,441	\$38,087	\$33,183	\$27,809	\$25,067
70 to 74	Please contact IMG or your producer for premium information							
Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10								



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# Global Medical Insurance® - PLATINUM WORLDWIDE COVERAGE



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Deductibles	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$4,421	\$4,055	\$3,671	\$3,182	\$3,032	\$2,886	\$2,763	\$2,522
10 to 18*	\$4,656	\$4,264	\$3,780	\$3,294	\$3,135	\$2,981	\$2,846	\$2,596
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.								
19 to 24	\$8,798	\$8,017	\$7,455	\$5,877	\$5,350	\$4,495	\$3,929	\$3,574
25 to 29	\$10,173	\$9,257	\$8,644	\$6,764	\$6,145	\$5,420	\$4,320	\$3,926
30 to 34	\$11,183	\$10,176	\$9,314	\$7,426	\$6,746	\$5,944	\$4,829	\$4,379
35 to 39	\$12,152	\$11,052	\$9,972	\$8,056	\$7,315	\$6,440	\$5,022	\$4,554
40 to 44	\$13,826	\$12,576	\$11,277	\$9,156	\$8,311	\$7,310	\$5,806	\$5,262
45 to 49	\$13,221	\$12,041	\$10,477	\$8,793	\$7,992	\$7,022	\$5,587	\$5,065
50 to 54	\$27,179	\$24,759	\$23,637	\$18,980	\$17,224	\$15,074	\$12,195	\$11,013
55 to 59	\$36,165	\$32,949	\$30,285	\$24,302	\$22,042	\$19,274	\$15,204	\$13,719
60 to 64	\$39,442	\$35,958	\$33,215	\$28,100	\$25,482	\$22,273	\$18,145	\$16,365
65 to 69	\$77,025	\$70,215	\$67,476	\$62,263	\$49,957	\$43,504	\$36,432	\$32,825
70 to 74	Please contact IMG or your producer for premium information							
Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10								

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