



YOUR GUIDE

to the International Health & Short-Term
Health Insurance products of IMG

Why IMG?

ALC Health and IMG Europe are trading styles of International Medical Group Limited which is an International Medical Group® (IMG®) Company. Since 1990, IMG has provided global benefits and assistance services to millions of members around the world. We're committed to being there for our members wherever they may be in the world, delivering Coverage Without Boundaries®. With 24/7 medical management services, multilingual claims administrators, and highly trained customer service professionals, IMG is confident in its ability to provide the products international members need, backed by the service they want.



Global Prima Medical InsuranceSM

A Worldwide Medical Insurance Program for Individuals, Families, Groups & Corporations

Being a global citizen can be an exciting experience, but it also comes with potential complications. Your health care while living or traveling abroad should not be one of those concerns. With Global Prima Medical InsuranceSM you will receive the worldwide

medical coverage you need, backed by the world-class services you expect. Global Prima Medical InsuranceSM allows you to choose from five plan options, areas of coverage, and multiple excess and currency payment options. With your medical history in mind, the program provides different underwriting methods to help you build the cover you need. You can rest assured knowing that we have a dedicated department working to keep your insurance as affordable as possible. The costs of health care are rising, but we are committed to controlling those costs. You need the proper worldwide coverage, provided by a company that's going to be there with the right plan when you need it most. When you select Global Prima Medical InsuranceSM, you receive our promise to deliver exceptional medical benefits, medical assistance, and service—all designed to give you Global Peace of Mind®



Highlights

- Multiple plan options that cover chronic conditions, cancer, complementary medicine, optical, vaccination, wellness and prevention tests, to fit your needs and budget.
- Choice of Coverage Area - Europe, Worldwide excluding United States of America and any USA territories and Worldwide.
- Select from our extensive network of medical facilities or choose your own healthcare provider wherever you are in the world.
- 24/7 Medical Helpline for claims information, emergency assistance and advice on treatment.
- Children covered up to the age of 25 years.
- We guarantee continuation of cover for members leaving a Global Prima Medical Insurance group scheme.
- Comprehensive quotation service.
- No age limits and lifetime renewal.
- Worldwide Coverage. World-Class Services.

Bronze	Bronze Plus	Silver	Gold	Platinum
Our entry level product won't cover pre-existing conditions, but still offers a full range of medical benefits designed to meet the needs of global citizens.	With higher maximum benefit limits than our Bronze plan, Bronze plus will also allow you to have pre-existing conditions included in your Policy, subject to underwriting approval.	A significant increase in key benefits like chronic conditions, organ transplants and pregnancy, as well as optical, well-being and emergency dental.	A premium level of cover now includes management of kidney dialysis, HIV/AIDS and psychiatric treatment, including access to our online remote mental health support services.	Our top level of cover offering policyholders the very best medical services available across the globe. All listed benefits are covered up to the maximum limits.

To learn more and to arrange a quote, please visit www.alchealth.com

Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Master Insurance Policy and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.



GlobeHopper®

Short-term international private medical cover for individuals and families and groups away from their country of habitual residence.



GlobeHopper® Platinum

First-class short-term international private medical insurance for individuals, families, and groups away from their country of habitual residence.

Highlights

- Available in £GBP, €Euro, and \$USD
- Four differing plan limit maximum options
- Four levels of excess, ranging from nil excess up to £500, €500, or \$500
- Optional additional cover - Adventure Sports, and Personal Liability
- Annually renewable up to a maximum of 24 months
- Freedom to seek treatment with hospital or doctor of your choice

Highlights

- GlobeHopper Platinum is available for the discerning international traveller who wants to obtain the maximum coverage available in a short-term international private medical insurance product. Three different plan limit maximum options and five levels of excess
- Three areas of cover: Europe, Worldwide excluding USA and Worldwide
- Adventure Sports and Personal Liability cover included as standard
- Manage your policy and claims through our dedicated online portal, MyIMG

To learn more and to arrange a quote, please visit www.imgeurope.co.uk



WorldStudySM

Our flexible, short-term, annually renewable, international medical insurance plan for full- or part-time students, scholars, or language learners enrolling in an educational institution for the purposes of study, and groups on a cultural exchange program away from their country of habitual residence.



GlobeHopper® Multi-Trip

For individuals, families and groups who are making regular trips, every year outside of their country of habitual residence.

Highlights

- Available in £GBP, €Euro, \$USD
- Two plan maximum limit options
- Choose your area of coverage (Europe, Worldwide excluding the USA, or Worldwide)
- Freedom to choose your medical provider
- Emergency Medical Evacuation and Organised Sports cover
- Adventure Sports option for additional cover
- Medical professionals on staff to coordinate member care

- Available in £GBP, €Euro, \$USD for groups and individuals
- Cover available from the ages of 15 days to 74 years, for you, your partner, and your children
- Options for maximum trip duration - 30 days and 45 days
- Optional additional cover - Adventure Sports, and Personal Liability
- Three areas of cover: Europe, Worldwide excluding USA, and Worldwide

To learn more and to arrange a quote, please visit www.imgeurope.co.uk

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GLOBAL
peace of mind[®]



To discuss your insurance needs please contact

Telephone:

Email:

