



GEOSM Group - Plan Summary



The Global Employer's OptionSM - A worldwide benefits program designed for groups of two or more internationally assigned employees





Understanding Your Market. **Exceeding Your Expectations.**

As an international employer, it's essential to provide the proper benefits to your employees. That's what attracts and retains top-level staff. To do so, you must ensure that they receive worldwide access to quality care, superior international claims administration and the financial stability you expect from an established leader in global insurance and assistance services.

At International Medical Group® (IMG®), we are dedicated to delivering exceptional health benefits, medical assistance and 24/7 customer care—all tailored to fit your unique needs. Because IMG performs all administration, customer service, and emergency assistance functions in-house, we can ensure that your group members get the highest quality and most cost-effective care available. This also helps you control your group health care expenses now and into the future.

In response to our global clients' evolving needs, we have designed GEOSM Group, which offers a base plan and an alternative plan, plus additional coverage options. This customizable benefits package is specially designed for multinational employers seeking Global Peace of Mind® as their employees embark on their travels.



Program Summary

Designed for

- Multinational employers with two or more employees
- Employees living and working outside of their home country
- Third country or key local nationals
- Independently contracted employees

Highlights

- Worldwide coverage area options
- Full group takeover/replacement provision available
- Waiver of pre-existing condition waiting periods for new employees with proof of prior coverage
- Medical History Disregarded underwriting option
- Dental, disability and life insurance available
- Universal Rx pharmacy discount savings
- Qualifies as Minimum Essential Coverage (MEC)

WHY IMG?

Since 1990, IMG has provided global benefits and assistance services to millions of members in almost every country. We are committed to being there with our members wherever they may be in the world, providing them Global Peace of Mind®. With 24/7 worldwide assistance and medical management services, multilingual claims administrators, and highly trained customer service professionals, IMG delivers the insurance products international members need, backed by the services they want.



Global Support.

With offices and partners across the globe, IMG provides the support you need, when you need it. In fact, it's our corporate mission to be there to protect and enhance your health and well-being.



Financial Stability.

Owned by Sirius International Insurance Group—an 'A' rated, multibillion global enterprise—IMG offers the financial security and reputation demanded by international consumers.



Service Without Obstacles.

With a team of international, multilingual specialists, we are accustomed to working in multiple time zones, languages, and currencies. Our global reach means we can work without barriers.



Accessible Technology.

Log on to the secure, 24-hour online portal, MyIMGSM, to submit and view your claims, manage your account, search for providers, live chat with representatives, and more.



Extensive Network Access.

For travelers in the US, the UnitedHealthcare Options network is a longstanding reputable tier 1 network that gives you more access to more doctors and services, including 895,000 physicians and 5,600 hospitals. Travelers outside the US can also enjoy access to quality healthcare with our proprietary IPA network that includes over 18,550 doctors and facilities worldwide, as well as direct billing arrangements that can help minimize time and upfront expense.



International Emergency Care.

When you're away from home and a medical emergency occurs, you may not be able to wait for regular business hours. With our on-site medical staff, you have 24-hour access to highly qualified coordinators of emergency medical services and international treatment.



Benefits Summary



The following benefits are offered to eligible insureds.
 The plan charges for eligible medical expenses within the area of coverage.
 All amounts are shown in US dollars and subject to applicable deductible and coinsurance.
NA = Not Applicable **URC** = Usual, Reasonable and Customary **SAAI** = Same As Any Illness

BENEFIT	DESCRIPTION
Choice of Coverage Area	1) Worldwide 2) Worldwide excluding US & Canada 3) Country of Assignment
Lifetime Maximum Per Insured	\$50,000 - \$8,000,000
DEDUCTIBLE/COINSURANCE	
Deductible - Calendar Year	\$0 - \$25,000
Deductible when using US PPO Network Provider or Medical Concierge Provider	Deductible is reduced by 50%
Deductibles Per Family	3 deductibles per family
Deductible Carry Forward	If the deductible has not been met during the calendar year, then expenses incurred during the last 90 days of the calendar year will be applied toward satisfaction of the deductible for the next calendar year
Coinsurance - Calendar Year	<p>Treatment received outside the US:</p> <ul style="list-style-type: none"> Plan pays 100% of Eligible Medical Expenses <p>Treatment received within the US:</p> <ul style="list-style-type: none"> In PPO Network: Plan pays 100% of Eligible Medical Expenses Medical Concierge Provider: Plan pays 100% of Eligible Medical Expenses Outside PPO Network: Plan pays 80% of Eligible Medical Expenses and Insured pays 20% until \$5,000 of Eligible Medical Expenses have been met, then Plan pays 100% <ul style="list-style-type: none"> » This limits the Insured's out-of-pocket coinsurance maximum to \$1,000
INPATIENT/OUTPATIENT SERVICES	
Hospital Room & Board	<p>Within the US: URC average private room rate, including nursing service</p> <p>Outside of the US: URC average private room rate, including nursing service, up to a maximum of 150% of the average semi-private room rate</p>
Intensive Care Unit	URC
Surgery	URC
Emergency Room	URC Additional \$250 deductible applied if visit is a result of an illness and you are not admitted
Physician Visits	URC
Physical Therapy	\$50 Maximum per visit
Diagnostic Procedures	URC
Home Nursing Care	URC
Local Ambulance	URC
Durable Medical Equipment	URC
Transplants	\$1,000,000 lifetime maximum. Subject to special provisions
Mental & Nervous Disorder and Substance Abuse <i>Available after 12 months of continuous coverage</i>	<p>\$20,000 Lifetime Maximum</p> <p>Outpatient Treatment: 50% patient responsibility, plan pays up to \$100 maximum per visit and maximum of 52 visits per Insured Person per calendar year</p> <p>Inpatient Treatment: \$10,000 per Insured Person per calendar year.</p>
Prescription Drugs	<p>Outside the US: URC</p> <p>Inside the US:</p> <ul style="list-style-type: none"> Must utilize Universal Rx card. Copay (per 30 day supply): Tier 1 - \$5; Tier 2 - 30%; Tier 3 - \$50 plus 30% Maximum Limit of 90 day supply per prescription

Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

Preventative Care for Adults <i>Not subject to deductible and coinsurance</i>	\$250 per calendar year
Preventative Care for Children <i>Not subject to deductible and coinsurance</i>	\$150 per calendar year
Hospital Indemnity (<i>outside US only</i>)	Private Hospitals: \$400 per overnight and \$4,000 Maximum Limit per calendar year Public Hospitals: \$500 per overnight and \$5,000 Maximum Limit per calendar year when other coverage exists and IMG is not obligated to pay any benefits
EMERGENCY SERVICES	
Return of Mortal Remains to Home Country <i>Not subject to deductible and coinsurance</i>	\$25,000 maximum
Political Evacuation & Repatriation <i>Not subject to deductible and coinsurance</i>	\$10,000 lifetime maximum
Emergency Medical Evacuation <i>Not subject to deductible and coinsurance</i>	\$1,000,000 lifetime maximum
Emergency Reunion	\$10,000 lifetime maximum
MATERNITY	
Pregnancy & Childbirth <i>Available after 10 months of continuous coverage</i>	URC
Newborn's Care & Congenital Disorders	\$250,000 lifetime maximum for newborn's care and congenital disorders during 31 days after birth
ADDITIONAL BENEFITS	
Complementary Medical Service <i>Maximum Limits Per Insured</i>	Acupuncture: \$150 Magnetic Therapy: \$75 Herbal Therapy: \$50 Massage Therapy: \$150 Aroma Therapy: \$50 Vitamin Therapy: \$100
Chiropractic Care <i>Not subject to deductible and coinsurance</i>	\$25 per visit (maximum of 20 visits per policy period)
Vision Care Expenses <i>Not subject to deductible and coinsurance</i>	\$100 Maximum Limit per 24 months for routine eye exams and \$150 Maximum Limit per 24 months for corrective lenses, contacts to correct vision, and frames.
Supplemental Accident Benefit <i>Not subject to deductible and coinsurance</i>	\$300 per covered accident
Dental Emergency	URC for necessary treatment due to accident

SUPPLEMENTAL COVERAGE OPTIONS

As a complement to the medical benefits, GEO Group offers the following supplemental insurance programs. All amounts are in US dollars.

Dental Insurance	Option 1	Option 2	Option 3
Calendar Year Maximum Per Person	\$1,000	\$1,000	\$1,500
Individual Deductible	\$50	\$50	\$50
Family Deductible	\$150	\$150	\$150

Schedule of Benefits

Class I, Diagnostic, Preventive (<i>Emergency Palliative Treatment - not subject to deductible</i>)	100%	100%	100%
Class II, Basic Service (<i>X-rays, oral surgery, extractions, endodontics, periodontics, anesthesia</i>)	80%	80%	80%
Class III, Major Services (<i>Prosthodontics (bridges, partial dentures), major restorative services [crowns, inlays]</i>)	50%	50%	50%
Class IV Orthodontia (<i>available to age 19 years</i>)	0%	50%	50%

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TERM LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

- Available up to \$250,000 per employee
- 10 or fewer IMG insured employees:
 - » \$10,000 minimum required
- 11 or more IMG insured employees:
 - » No minimum required
- Group Life coverage automatically offers:
 - » Term Life Insurance Benefit
 - » Accidental Death Benefit
 - » Dismemberment Benefit
- Guarantee Issue amounts up to \$100,000
 - » Additional underwriting for \$100,001 - \$250,000
- Group Life can be issued as a flat amount (e.g. \$50,000) or multiple of salary (e.g. 2 x salary)
- ADEA Reduction Schedule (Age Discrimination in Employment Act of 1967)
 - » Less than age 65: 100% of principal amount
 - » Ages 65-69: 35% reduction
 - » Ages 70-74: 55% reduction
 - » Ages 75-79: 70% reduction
 - » Age 80+: 80% reduction

DAILY INDEMNITY INSURANCE

- Benefit offers \$100 for every overnight of eligible inpatient hospitalization
- Cash benefit payable directly to the insured
- \$25,000 lifetime maximum benefit
- Group Life Insurance required

Exclusions: Pregnancy or related conditions; Hospitalization which begins before the day of a scheduled surgery or procedure; Spouse and children are excluded.

GEO PLATINUM USA BENEFITS RIDER

This rider is available to US-based employers that wish to provide US-style health care plans to their international employees. The rider adds the following benefits:

- Unlimited lifetime maximum
- 100% coverage for eligible preventive services
- Extends dependent coverage up to age 26, provided dependent is not eligible under any other healthcare plan
- Waives pre-existing condition limitations on children under the age of 19

EMERGENCY TRAVEL ASSISTANCE SERVICES

Even the smallest disruption can be an emergency when your group members are abroad. We offer a complete menu of emergency travel assistance services to provide your employees and their families Global Peace of Mind®. Some of the services provided include:

- Emergency travel arrangements
- Lost passport/travel documents assistance
- Lost luggage assistance
- Embassy or consulate referrals
- Emergency message relay
- Emergency prescription replacement
- Medical referrals
- 24-hour medical monitoring
- Emergency cash transfer and emergency translations
- Legal referrals

EXTENSIVE NETWORK ACCESS



For travelers in the US, the UnitedHealthcare Options network is a longstanding reputable tier 1 network that gives you more access to more doctors and services, including:

- Over 895,000 physicians
- 5,600 hospitals in the US
- Retail urgent care facilities
- A streamlined claims process

International Provider AccessSM

Travelers outside of the US can also enjoy access to quality healthcare worldwide with our proprietary IPA network that includes:

- Over 18,550 physicians and facilities
- Direct billing arrangements that minimize time and upfront expense

Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.



MEDICAL AND WELLNESS INFORMATION SERVICE

Among the benefits that GEO Group offers is a medical information service that group members can access. This service will allow them to consult with board-certified physicians, licensed psychologists, pharmacists, dentists, dieticians, and fitness trainers to assist them with any routine health related questions. This service is not meant to replace a family physician; instead it focuses on addressing your group members' concerns in a convenient manner and providing them with support to make informed decisions. Professionals will quickly respond to your group members' questions, refer them to specialists, and get them the information they need—saving time and possibly preventing unnecessary office visits. Highlights include:

- Web-based medical tools including direct email access to doctors, psychologists, pharmacists, dentists, dieticians, and fitness trainers
- Available to employees, spouses, & children 24 hours a day, 365 days a year
- Email response time: Normally two to four hours in US time zones - 24 hour guarantee
- Searchable 3D medical video library with unlimited access to more than 250 videos
- Medical library with unlimited access to more than 2,200 topics
- Weekly Health Tips e-Newsletter sent via email
- Personal Health Record: gives physicians online access to personal health records in case of emergencies
- Healthy Lifestyle Assessment: Evaluates current health status

IMG TRAVEL INTELLIGENCE

The IMG Travel Intelligence app gives you the tools and information you need to stay informed and minimize risk when away from home. This standalone mobile app provides 24/7 support to keep users up-to-date about global developments no matter where they are in the world.

IMG Travel Intelligence allows you to:

- Access detailed intelligence for 200+ countries
- Receive immediate assistance during a crisis via the in-app emergency hotline
- Stay informed of travel disruptions such as airline delays & cancellations
- Locate hospitals, police stations, & other safe haven information, including local emergency phone numbers
- Access pre-trip checklists, including reminders to prepare & store travel documents

EXPATRIATE PRESCRIPTION SERVICES (EPS)

This concierge service provides GEO Group members with convenient access to high-quality, low-cost prescription drugs through an efficient delivery service that reaches more than 160 countries worldwide. This program is not insurance coverage; it is purely a discounted prescription service. Use of this service does not guarantee that medication is covered under the insurance plan.

This invitation to inquire allows eligible applicants an opportunity to inquire further about the insurance offered and is limited to a brief description of any loss for which benefits may be payable. Benefits are offered as described in the insurance contract. Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations, and exclusions in the insurance contract. The contract does contain a pre-existing condition exclusion and does not cover losses or expenses related to a pre-existing condition.





IMG PRODUCER USE ONLY

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