

**IMG<sup>SM</sup>'S FULL LINE OF  
INTERNATIONAL  
INSURANCE PLANS**

**Outreach<sup>SM</sup> family of products:**  
Complete coverage for  
international travel

**Global<sup>SM</sup> family of products:**  
Permanent coverage for  
international citizens

**GEO<sup>SM</sup>+Plus International<sup>®</sup>**  
family of products:  
Group coverage for  
multinational organizations



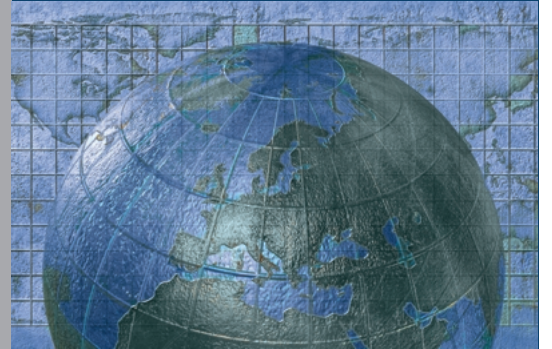
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*Coverage without boundaries<sup>®</sup>*

Long-term, worldwide  
medical coverage for  
missionaries and  
their families

Security rated  
 A+ (superior)  
by A.M. Best

Afghanistan Albania Algeria Andorra Angola Antigua and Barb  
Argentina Armenia Australia Austria Azerbaijan Bahamas  
Bahamas Bangladesh Belize Benin  
Bhutan Bolivia Brazil Brunei  
Bulgaria Burkina Faso Burundi Cambodia Cameroon Canada  
Cape Verde Central African Republic Chad Chile China Colomb  
Comoros Congo Costa Rica Cote d'Ivoire Croatia Cyprus Cze  
Republic Denmark Djibouti Dominica Dominican Republic Ecuado  
Egypt El Salvador Equatorial Guinea Eritrea Estonia Ethiopia



Gabon Gambia Georgia Germany Ghana Greece Grenad  
Guatemala Guinea Guinea-Bissau Guyana Haiti Honduras  
Hungary Iceland India Indonesia Iran Iraq Ireland Israel Italy  
Jamaica  
Kuwait Kyrgyzstan Laos Lebanon Liberia  
Liechtenstein Lithuania Madagascar  
Malawi Malaysia Maldives Mali Malta Marshall Islands  
Mauritania Mauritius Mexico Micronesia Moldova Monaco  
Mongolia Morocco Mozambique Myanmar Namibia Nauru  
Nepal Netherlands New Zealand Nicaragua Niger Nigeria Norwa  
Oman Pakistan Palau Panama Papua New Guinea Paraguay  
Peru Philippines Poland Portugal Qatar Romania Russia  
Rwanda Saint Kitts and Nevis Saint Lucia Saint Vincent and the  
Grenadines Samoa San Marino Sao Tome and Principe Saudi Ara  
Senegal Serbia and Montenegro Seychelles Sierra Leone

**GLOBAL MISSION  
MEDICAL  
INSURANCE<sup>SM</sup>**

## GLOBAL MISSION MEDICAL INSURANCE<sup>SM</sup>

### WORLDWIDE COVERAGE FOR MISSIONARIES



Overseas medical insurance for missionaries requires provisions not met by many companies. The typical missionary and his/her family will travel overseas for a period of one to four years and return home for furlough, deputation or educational continuation, then return to the mission field.

Global Mission Medical Insurance was designed specifically to provide comprehensive medical insurance to the career or long-term missionary by offering continuous coverage while overseas and back in the U.S. while on furlough or deputation.

Global Mission Medical Insurance provides US\$5,000,000 of lifetime coverage with a full range of benefits suited for individuals and families. You will be covered worldwide, including your country of citizenship, 24 hours a day and you have the freedom to choose any doctor or hospital for treatment. Additionally, when you are in the U.S., IMG's independent Preferred Provider Organization allows you to receive care at top medical facilities across the country which could significantly reduce your out-of-pocket expenses. Regardless of where you receive care, IMG is often able to work directly with the health care provider to pay eligible medical expenses.



When you select Global Mission Medical Insurance you receive IMG's commitment to deliver world class health care, medical assistance and total peace of mind. Whether it be for routine treatment or during a medical emergency, you can rest assured that IMG will be there for you.

## PLAN ADMINISTRATOR



INTERNATIONAL MEDICAL GROUP<sup>SM</sup>

### CHOOSE A FULL SERVICE APPROACH TO INSURANCE COVERAGE

International Medical Group<sup>SM</sup>, Inc. (IMG<sup>SM</sup>) is a worldwide leader in designing, distributing and administering global healthcare benefits. Since 1990, we have built a solid reputation by providing medical security to hundreds of thousands of individuals and families in more than 150 countries. Due to our many years of experience in the international market, we can recognize and alleviate the traditional limitations of language, currency, time zones, and culture that face our insured members. IMG is proud to offer our clientele true Coverage Without Boundaries<sup>®</sup>.

IMG offers a broad array of international major medical, life, dental and disability programs. The strength of these products, along with our expert staff and global network of insurance representatives has made IMG a recognized leader and driving force in the international insurance market.

## PLAN UNDERWRITER

**SIRIUS**  
INTERNATIONAL



**LONGEVITY, STRENGTH,  
STABILITY**

When deciding which company will insure your health, there are many important factors to consider. In addition to comprehensive benefits and experienced administration, there must be the commitment and financial stability of an established international insurance company.

Our insurance company partner, Sirius International Insurance Corporation (publ), offers the financial strength and reputation demanded by experienced international consumers. Rated A+ (superior) by A.M. Best, Sirius International is a wholly owned subsidiary of ABB Financial Services within the ABB Group. From their roots in 1883, ABB is now a global technology group employing 160,000 people in more than 100 countries.

Growing year by year, expanding globally, building upon a solid reputation, remaining stable but never standing still – these characteristics make IMG and Sirius International the partners to choose for your Global Peace of Mind<sup>SM</sup>.

## BENEFITS

Global Mission Medical Insurance (GMMI) covers the Usual, Reasonable and Customary (URC) charges for eligible expenses in the area where you receive treatment. Each person will only need to satisfy their deductible once per policy period (12 months), with a maximum of three deductibles per family. **For eligible expenses incurred in the U.S. and Canada:** once the deductible is met, GMMI pays 80% of the next US\$5000 in eligible expenses then 100% of eligible expenses up to the policy maximum. **For eligible expenses incurred outside of the U.S. and Canada:** once the deductible is met, GMMI will pay 100% of eligible expenses up to the policy maximum.

| MEDICAL INSURANCE  | BENEFIT                       | Subject to deductible & coinsurance |
|--|-------------------------------|-------------------------------------|
| <b>Coverage Area</b>   | <b>Worldwide</b>              |                                     |
| <b>Policy Maximum Per Individual</b>   | <b>US\$5,000,000 lifetime</b> |                                     |
| <b>Hospitalization</b>   | <b>URC</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> |                               |                                     |
| <b>Intensive Care Unit</b>   | <b>URC</b>                    |                                     |
| <b>Surgery</b>   | <b>URC</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>  |                               |                                     |
| <b>Transplants</b>   | <b>US\$500,000 lifetime</b>   |                                     |
| Covered only within IMG's independent PPO Transplant Facilities  |                               |                                     |
| <b>Outpatient</b>  | <b>URC</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> <li>Prescription medication</li> </ul>   |                               |                                     |
| <b>Emergency</b>   | <b>URC</b>                    |                                     |
| <ul style="list-style-type: none"> <li>Surgery or dental treatment following an accident</li> <li>Emergency room following an accident</li> </ul>  |                               |                                     |
| <b>Emergency Transportation by Ground Ambulance</b>  | <b>URC</b>                    |                                     |
| <b>Emergency Medical Evacuation</b>  | <b>US\$50,000 lifetime</b>    |                                     |
| Included with Emergency Medical Evacuation is an Emergency Reunion benefit of US\$10,000 lifetime  |                               |                                     |

## MEDICAL INSURANCE

### Repatriation

#### Supplemental Accident

The first US\$300 will be covered for each accidental injury

#### Maternity

After 12 months of coverage

- Pre and post-natal care
- Normal delivery or C-section
- Well baby care and treatment of newborn for first 31 days

#### Newborns

Eligible newborn children may be added without evidence of insurability

- An application form must be submitted within 31 days of birth

#### Child Wellness

Available for eligible children from 14 days to 18 years of age after 12 months of continuous coverage

#### Pre-existing Conditions

After 24 months of continuous coverage

#### Mental/Nervous Care

Available after 12 months of continuous coverage by a licensed psychiatrist

- Inpatient and outpatient care

#### Wellness

Females age 35 and over after 24 months on the plan • Routine physicals • Mammogram, ob/gyn visit, etc. (exams must be separated by 12 months)

Males age 35 and over after 24 months on the plan • Routine physicals (exams must be separated by 12 months)

#### Complementary Medicine

Acupuncture  
Aroma Therapy  
Herbal Therapy  
Magnetic Therapy  
Massage Therapy  
Vitamin Therapy

#### Other

Chiropractor when referred by a physician • Radiation treatment • Home nursing care • Hospice care • Physical therapy (maximum US\$50 per visit) • Prosthetic devices

## BENEFIT

Subject to deductible & coinsurance

**US\$25,000**

**US\$300 per occurrence** (not subject to deductible or coinsurance)

**US\$25,000 lifetime** (maximum of US\$5,000 for normal delivery for each pregnancy; maximum of US\$7,500 for C-section delivery for each pregnancy)

**URC**

**US\$50 maximum per visit; US\$150 maximum per policy period** (not subject to deductible or coinsurance)

**US\$50,000 lifetime** (maximum of US\$5,000 per policy period)

**US\$10,000 per period, US\$25,000 lifetime**

**US\$250 per period** (not subject to deductible or coinsurance)

(Each per policy period)  
US\$150  
US\$50  
US\$50  
US\$75  
US\$150  
US\$100

**URC**

*This is a summary of benefits only, and is subject to the specific terms and conditions of the plan concerning eligible benefits, limitations, eligibility and exclusions thereunder. Please refer to the policy wording for a complete description.*

## SUPPLEMENTAL LIFE & DAILY INDEMNITY

### GLOBAL TERM LIFE INSURANCE<sup>SM</sup> INCLUDING AD&D

While Global Mission Medical Insurance is designed to protect individuals and families from the high cost of medical expenses, Global Term Life Insurance provides protection for families following a traumatic loss.

In the event of accidental loss of life or dismemberment, Global Term Life Insurance includes Accidental Death and Dismemberment (AD&D) coverage at no additional cost. AD&D is paid in addition to any amount paid by Global Term Life Insurance and can double the amount of the benefit.

#### ELIGIBILITY AND COVERAGE

Those approved for Global Mission Medical Insurance and under age 70 are automatically eligible for Global Term Life Insurance at the time of Application. Global Term Life Insurance is an optional program purchased in units. The number of units an Applicant may purchase is based upon their age at time of Application and each subsequent renewal. Applicants from age 31 days through 18 years and from 65 through age 69 are eligible for one unit of coverage. Applicants from age 19 through age 64 are eligible for two units of coverage.

#### GLOBAL TERM LIFE INSURANCE

| AGE        | PRINCIPAL SUM* per unit | AGE   | PRINCIPAL SUM* per unit |
|------------|-------------------------|-------|-------------------------|
| 31 days-18 | US\$5,000               | 50-54 | US\$20,000              |
| 19-29      | US\$75,000              | 55-59 | US\$15,000              |
| 30-39      | US\$50,000              | 60-64 | US\$10,000              |
| 40-44      | US\$35,000              | 65-69 | US\$7,500               |
| 45-49      | US\$25,000              |       |                         |

#### ACCIDENTAL DEATH AND DISMEMBERMENT (INCLUDED WITH GLOBAL TERM LIFE INSURANCE)

|                                  | BENEFIT               |
|----------------------------------|-----------------------|
| Accidental Loss of Life          | Principal Sum*        |
| Accidental Loss of Two Members** | Principal Sum*        |
| Accidental Loss of One Member**  | 50% of Principal Sum* |

\*Benefit based on age at time of death \*\*"Member" means hand, foot or eye.

#### GLOBAL DAILY INDEMNITY<sup>SM</sup>

Insuring your life and health reduces the burden of unforeseen financial liabilities due to an illness or accident. Unfortunately, obligations and bills continue even during a hospital stay. The Global Daily Indemnity plan is an excellent way to offset these expenses. Global Daily Indemnity will pay directly to you US\$100 for each required overnight stay in a hospital. The hospital stay must be covered under your Global Mission Medical Insurance and hospital stays related to pregnancy are not eligible.

| GLOBAL DAILY INDEMNITY  | PRINCIPAL SUM   |
|---|-----------------|
| Available only between ages 19-69 with Global Mission Medical Insurance | US\$100 per day |

## ELIGIBILITY

Global Mission Medical Insurance is available to missionaries and their families. U.S. citizens must reside abroad or plan to leave the U.S. on their effective date and plan to reside abroad for at least six months. Non-U.S. citizens may reside anywhere, including their country of citizenship, although certain eligibility restrictions may apply to non-U.S. citizens residing in the United States. Persons between the ages of 14 days and 74 years old may apply for coverage. Persons older than 74 years of age are not eligible. Certain other restrictions may also apply.

Families applying for Global Mission Medical Insurance will receive free coverage for the first two eligible dependent children between the ages of 14 days to 9 years when both parents are insured under the Global Mission Medical Insurance plan. Children under the age of 19 applying individually should use the male 19-24 age bracket when applying for coverage. An application must be completed for each person requesting coverage.

#### RENEWAL OF COVERAGE

Subject to the terms of the plan, Global Mission Medical Insurance is annually renewable and coverage is continuous when renewed. Prior to the end of each period of insurance (12 months), you will receive a renewal form mailed to the U.S. address listed on your initial application (or other address as given to IMG). You must continue to meet the eligibility requirements outlined above in order to renew. There are no medical questions at renewal and rates do not change based on your individual claims activity. Your premium will be the same rate as all persons of your same class.

If you are a citizen of the U.S. and return to the U.S. for a scheduled furlough or deputation, it is possible to renew this policy. The intent to return directly to overseas service within 12 months must always be maintained. At renewal, you must advise IMG of your scheduled furlough dates and anticipated return overseas.

If you have completed or resigned from service, you may continue coverage through the remainder of your policy period, at which time the insurance will terminate on the renewal date.

#### LIFETIME COVERAGE

Lifetime medical coverage is available if you are enrolled in the Global Mission Medical Insurance plan by your 65th birthday and maintain continuous coverage to age 75. Prior to your 75th birthday you will receive a renewal form for continuing coverage on the Global Senior Plan<sup>SM</sup>. There is no medical underwriting, simply complete and return the renewal form with your premium.

## PPO/PRE-CERTIFICATION

### ACCESSING THE PPO

You may seek treatment under Global Mission Medical Insurance worldwide, including the United States, with the hospital or doctor of your choice. When seeking treatment in the U.S, you may use IMG's independent Preferred Provider Organization (PPO), a network of over 360,000 physicians and 4,000 hospitals who are contracted separately. This PPO network reaches across the country and includes some of the most recognized university medical centers and transplant facilities in the United States.

Using the provider network could significantly reduce your out-of-pocket expenses. Your deductible will be reduced by 50%, and any coinsurance applicable to that charge is waived when eligible treatment is received from a network provider. When a U.S. hospital outside the network is used, a co-payment of US\$250 is required in addition to the regular deductible and coinsurance. This co-payment is waived, however, if there is not a network provider within 50 miles of the location of treatment.

You may access the PPO directory by requesting that a copy be sent to you or you may visit the IMGGLOBAL® web site, [www.imgglobal.com](http://www.imgglobal.com). Providers are listed by location and specialty.

### PRE-CERTIFICATION

Pre-certification (notification of illness or accident) simply means calling IMG prior to treatment. The following treatments must be pre-certified:

- Any surgery or treatment requiring hospitalization
- Outpatient surgery
- CAT scans, MRIs
- Notification within the first 90 days of pregnancy
- Within 48 hours after an emergency admission to the hospital
- Care in an extended care facility
- Home nursing care
- Durable medical equipment including artificial limbs
- Transplants

By notifying IMG, we will be able to generally verify your coverage and the available benefits under the plan, review the anticipated length of your stay, and coordinate future payment(s) of eligible benefits with the hospital or outpatient facility. Pre-certification may be done by you, the doctor, a hospital administrator or relative. Pre-certification is not a guarantee of payment. All medical expenses must meet eligible payment guidelines in accordance with the terms and conditions of the plan.

## CLAIMS INFORMATION

### CLAIMS PROCEDURE

Once your application for Global Mission Medical Insurance is approved, you will receive a fulfillment kit that includes an IMG identification card and claim forms. When you receive treatment, original itemized bills must be received by IMG within 90 days of services. Eligible itemized bills submitted to IMG will be automatically converted from local currencies to U.S. dollars.

### CLAIM FILING ALTERNATIVES

**DIRECT PAYMENT TO PROVIDERS** - In many cases IMG works with the hospital or clinic, including those outside our independent PPO, for direct payment of eligible medical expenses. To have a claim paid in this fashion, you or the provider must complete a Claim Form and submit it with original itemized bills. In this case, you will be responsible for direct payment of your deductible, coinsurance amounts and non-eligible expenses and charges.

**REIMBURSEMENT** - If you have received treatment and need to be reimbursed for out-of-pocket medical expenses, complete the Claim Form and submit your original itemized bills and paid receipts within 90 days. We will reimburse your eligible medical expenses after applying the deductible and coinsurance.

Please remember to submit your bills and receipts as soon as you receive them. Do not hold them until the end of the year. IMG will apply eligible medical expenses to your deductible and coinsurance throughout the year.

### HOW TO APPLY

To apply for IMG's Global Mission Medical Insurance plan, simply complete and return the family application for yourself, your spouse and dependents. If you are 19 or older, you must complete your own application. You must complete all questions outlined in the application in order to be considered for coverage. An attending physician statement may be required depending upon your answers to the medical conditions, and IMG reserves the right to request additional medical information.

When we receive your completed application with premium, we will process it as quickly as possible. Once accepted, you or your agent will be mailed a kit which includes an IMG identification card, a certificate of insurance (containing a complete description of benefits, exclusions and terms of the plan), claim filing information, and claim forms. Your kit will also contain a form to notify IMG, as required by the terms of the plan, if you or any family member suffers or is treated for any illness, injury or other medical condition between the time of your application and the issuance of the certificate. If your application is not accepted, you will receive a full refund of premium. For additional information, please contact your independent insurance agent or broker.