

# GEO<sup>SM</sup> Group - Plan Summary



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*The Global Employer's Option<sup>SM</sup>* - 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 GEO<sup>SM</sup> Group, which offers a base plan and an alternative plan, plus additional coverage options. This comprehensive and 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

## Why IMG?

For more than 25 years, IMG has provided global benefits and assistance services to millions of members in almost every country. We're committed to being there with our members wherever they may be in the world, helping to deliver Global Peace of Mind®. 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 services they want.



**Custom Solutions.** Our team will work with you to build a plan that fits your specific needs. Minimum size requirements apply.



**International Currency Conversion & Claim Reimbursement via Check, Direct Deposit and Electronic Transfer.** Eliminate costly conversion fees and receive expedient receipt of funds.



**Accessible Technology.** Log on to the secure, 24-hour online portal, *MyIMG<sup>SM</sup>*, to manage claims, view plan documents, access a replacement ID card, search for providers, Live Chat with representatives and more.



**On-site Chief Medical Officer & Registered Nurses.** Receive 24/7 access to highly qualified coordinators of emergency medical services and international treatment.



**International Service & Assistance Centers.** Fast, efficient services and emergency medical assistance provided to those living and traveling worldwide.



**Multilingual Claims Adjudication & Customer Service.** Submit claims from any country without language or currency barriers.

# 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 U.S. dollars and subject to applicable deductible and coinsurance.

**NA** = Not Applicable **URC** = Usual, Reasonable and Customary **SAAI** = Same As Any Illness

Benefit	Description
<b>Choice of Coverage Area</b>	<b>1)</b> Worldwide <b>2)</b> Worldwide excluding U.S. & Canada <b>3)</b> Country of Assignment
<b>Lifetime Maximum Per Insured</b>	\$50,000 - \$8,000,000
<b>Deductible/Coinsurance</b>	
<b>Deductible - Calendar Year</b>	\$0 - \$25,000
<b>Deductible when using U.S. PPO Network Provider or Medical Concierge Provider</b>	Deductible is reduced by 50%
<b>Deductibles per Family</b>	3 Deductibles per Family
<b>Deductible Carry Forward</b>	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
<b>Coinsurance - Calendar Year</b>	<p><u>Treatment received outside the US:</u> Plan pays 100% of Eligible Medical Expenses.</p> <p><u>Treatment received within the US:</u> In the PPO Network – Plan pays 100% of Eligible Medical Expenses. Medical Concierge Provider – Plan pays 100% of Eligible Medical Expenses. Outside the PPO Network – Plan pays 80% of Eligible Medical Expenses and Insured pays 20% until \$5,000 of Eligible Medical Expenses have been met, then the Plan pays 100%. This limits the Insured's out-of-pocket coinsurance maximum to \$1,000.</p>
<b>In-patient/ Out-patient Services</b>	
<b>Hospital Room &amp; Board</b>	<p><u>Within the U.S.:</u> URC average private room rate, including nursing service.</p> <p><u>Outside of the U.S.:</u> URC average private room rate, including nursing service, up to a maximum of 150% of the average semi-private room rate.</p>
<b>Intensive Care Unit</b>	URC
<b>Surgery</b>	URC
<b>Emergency Room</b>	<p>URC</p> <p>Additional \$250 deductible applied if visit is a result of an illness and you are not admitted</p>
<b>Physician Visits</b>	URC
<b>Physical Therapy</b>	\$50 Maximum per visit
<b>Diagnostic Procedures</b>	URC
<b>Home Nursing Care</b>	URC
<b>Local Ambulance</b>	URC
<b>Durable Medical Equipment</b>	URC
<b>Transplants</b>	\$1,000,000 lifetime maximum. Subject to special provisions
<b>Mental &amp; Nervous Disorder and Substance Abuse</b> <i>Available after 12 months of continuous coverage</i>	<p>\$20,000 Maximum Limit per Lifetime</p> <p><u>Outpatient Treatment:</u> 50% patient responsibility, plan pays up to \$100 Maximum per visit and maximum of 52 visits per Insured Person per Calendar Year</p> <p><u>Inpatient Treatment:</u> \$10,000 per Insured Person per Calendar Year.</p>
<b>Prescription Drugs</b>	<p><u>Outside the U.S.:</u> URC</p> <p><u>Inside the U.S.:</u> Must utilize Universal RX card. Co-pay (per 30 day supply): Tier 1 - \$5; Tier 2 - 30%; Tier 3 - \$50 plus 30%. Maximum Limit of 90 day supply per prescription.</p>
<b>Adult Wellness</b> <i>Not subject to deductible and coinsurance</i>	\$250 per calendar year



Benefit	Description
<b>Child Wellness</b> <i>Not subject to deductible and coinsurance</i>	\$150 per calendar year
<b>Hospital Indemnity</b> <i>(outside US only)</i>	<u>Private Hospitals:</u> \$400 per overnight and \$4,000 Maximum Limit per Calendar Year. <u>Public Hospitals:</u> \$500 per overnight and \$5,000 Maximum Limit per Calendar Year when Other Coverage exists and IMG is not obligated to pay any benefits.
<b>Emergency Services</b>	
<b>Return of Mortal Remains to Home Country</b> <i>Not subject to deductible and coinsurance</i>	\$25,000 maximum
<b>Political Evacuation &amp; Repatriation</b> <i>Not subject to deductible and coinsurance</i>	\$10,000 lifetime maximum
<b>Emergency Medical Evacuation</b> <i>Not subject to deductible and coinsurance</i>	\$1,000,000 lifetime maximum
<b>Emergency Reunion</b>	\$10,000 lifetime maximum
<b>Maternity</b>	
<b>Maternity Coverage</b> <i>Available after 10 months of continuous coverage</i>	URC
<b>Newborn's Care &amp; Congenital Disorders</b>	\$250,000 Lifetime Maximum for Newborn's Care and Congenital Disorders during 31 days after birth
<b>Additional Benefits</b>	
<b>Complementary Medical Service</b> <i>Maximum Limits Per Insured</i>	Acupuncture: \$150 Magnetic Therapy: \$75 Herbal Therapy: \$50 Massage Therapy: \$150 Aroma Therapy: \$50 Vitamin Therapy: \$100
<b>Chiropractic Care</b> <i>Not subject to deductible and coinsurance</i>	\$25 per visit (maximum of 20 visits per policy period)
<b>Vision Care Expenses</b> <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.
<b>Supplemental Accident Benefit</b> <i>Not subject to deductible and coinsurance</i>	\$300 per covered accident
<b>Dental Emergency</b>	URC for necessary treatment due to accident
<b>Vision</b> <i>Not subject to deductible and coinsurance</i>	Exams - Up to \$100 per 24 months Materials, frames, lenses, contacts - Up to \$150 per 24 months

## Alternative Plan .....

Increasing premiums are a threat to your bottom line. Many of the cost savings solutions available today do not lower costs, but rather shift costs from the employer to the employee. The GEO Group Alternative Plan, a unique option offered exclusively by IMG, lowers plan costs instead of shifting them. It provides members with financial incentives to receive excellent medical care overseas, when appropriate. The Alternative Plan provides the same high-quality benefits as the traditional plan, with the following exceptions:

- Higher deductible for care received in the U.S., and a lower deductible for care received outside the U.S.
- Modified Coinsurance schedule:
  - ▶ For treatment received outside the U.S.: 100% coverage with no out-of-pocket after deductible is satisfied
  - ▶ For treatment received within the U.S.:
    - If utilizing Medical Concierge Provider, company pays 85% of Eligible Medical Expenses until reaching \$5,000, then 100%.
    - If in the PPO Network, company pays 80% of Eligible Medical Expenses until reaching \$10,000, then 100%.
    - If outside the PPO Network, company pays 60% of Eligible Medical Expenses until reaching \$10,000, then 100%.

# Supplemental Coverage Options .....

As a complement to the medical benefits, GEO Group offers the following supplemental insurance programs. All amounts are in U.S. 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
<b>Schedule of Benefits</b>			
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%

## 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 in-patient 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 U.S.-based employers that wish to provide U.S.-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 health care 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

## Medical and Wellness Information Service

Among the benefits that GEO Group offers is a medical information service that group members can access. The 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. The 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 them 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 and children: 24 hours a day, 365 days a year
- ▶ Email response time: Normally two to four hours in U.S. time zones - 24 hour guarantee
- ▶ Searchable 3D medical video library: Unlimited access to more than 250 videos
- ▶ Medical Library: Unlimited access to more than 2,200 topics
- ▶ Health Tips e-Newsletter: Sent weekly via email
- ▶ Personal Health Record: Allows physician online access to personal health records in case of emergencies
- ▶ Healthy Lifestyle Assessment: Evaluates current health status

## Universal Rx Pharmacy Discount Savings

This discount savings program is available to GEO Group members. This program allows card members to purchase prescriptions at one of over 35,000 participating pharmacies in the U.S. and receive the lower of 1) Universal Rx contract price or 2) the pharmacy regular retail price.

This program is not insurance coverage. It is purely a discount program. Use of the discount card does not guarantee that medication is covered under the insurance plan. IMG also offers a fully insured prescription drug card option for an additional premium. For more information, please see Supplemental Programs.

*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.*

Global Peace of Mind®

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