



GEOSM Group

International group medical coverage for employers with 2 or more employees

4 plan comparison

US Service Center ♦ Global Headquarters
Indianapolis, Indiana USA

European Service Centre
West Sussex, England

SCHEDULE OF BENEFITS	Plan 1 (Standard Plan)	Plan 2	Plan 3	Plan 4 (Hospital plan)
Choice of Coverage Area	1) Worldwide 2) Worldwide excluding US & Canada 3) Country of Assignment	1) Worldwide 2) Worldwide excluding US & Canada 3) Country of Assignment	1) Worldwide 2) Worldwide excluding US & Canada 3) Country of Assignment	1) Worldwide 2) Worldwide excluding US & Canada 3) Country of Assignment
Rate Guarantee	12 months	12 months	12 months	12 months
Maximum Lifetime Benefit per Person	\$50,000 to \$8,000,000	\$50,000 to \$8,000,000	\$50,000 to \$8,000,000	\$50,000 to \$8,000,000
Deductible – calendar year	\$0 - \$25,000	\$0 - \$25,000	\$0 - \$25,000	\$0 - \$25,000
Deductible when using PPO network inside the U.S.	Calendar Year Deductible is reduced by 50%	Calendar Year Deductible is reduced by 50%	Calendar Year Deductible is reduced by 50%	Calendar Year Deductible is reduced by 50%
Deductibles per family	2 or 3	2 or 3	2 or 3	2 or 3
Coinsurance Percentages				
Medical Expenses incurred outside the U.S. & Canada	100% after deductible	100% after deductible	90% after deductible to \$10,000 - 100% thereafter	90% after deductible to \$10,000 - 100% thereafter
Medical Expenses incurred in U.S. using the PPO	100% after deductible	100% after deductible	80% after deductible to \$10,000 - 100% thereafter	80% after deductible to \$10,000 - 100% thereafter
Medical Expenses incurred in U.S. outside the PPO and Canada	80% after deductible to \$5,000 - 100% thereafter	80% after deductible to \$5,000 - 100% thereafter	70% after deductible to \$10,000 - 100% thereafter	70% after deductible to \$10,000 - 100% thereafter
Physician Office Services				
Adult Wellness Benefit	\$250 maximum per calendar year	\$250 maximum per calendar year	Not Covered	Not Covered
Child Wellness Benefit	\$150 maximum per calendar year	\$150 maximum per calendar year	Not Covered	Not Covered
Illness or Accident Benefit	Subject to deductible & coinsurance	Subject to deductible & coinsurance	Subject to deductible & coinsurance	Not Covered
Hospital Services				
Inpatient & Outpatient	Subject to deductible & coinsurance	Subject to deductible & coinsurance	Subject to deductible & coinsurance	Subject to deductible & coinsurance
Emergency Room	Subject to deductible & coinsurance	Subject to deductible & coinsurance	Subject to deductible & coinsurance	Subject to deductible & coinsurance (hospital admission required)

This is only a summary of available benefits and coverages, and is subject to the specific terms and conditions of the plan concerning eligible benefits, limitations, eligibility and exclusions. Please refer to the Certificate Wording for a complete description, which is available upon request.

SCHEDULE OF BENEFITS	Plan 1 (Standard Plan)	Plan 2	Plan 3	Plan 4 (Hospital plan)
Maternity Coverage	Covered same as any illness	Covered same as any illness	Not Covered	Covered same as any illness
Waiting Period	Available after initial 10 months of continuous coverage	Available after initial 10 months of continuous coverage	Not Applicable	Available after initial 10 months of continuous coverage
Waiver of Waiting Period	Proof of prior group coverage required at time of initial proposal	Proof of prior group coverage required at time of initial proposal	Not Applicable	Proof of prior group coverage required at time of initial proposal
Pre-natal Care – Delivery of Newborn – Post-natal Care	Subject to deductible and coinsurance	Subject to deductible and coinsurance \$5,000– normal delivery \$7,500 - complications	Not Covered	Subject to deductible and coinsurance \$5,000– normal delivery \$7,500 - complications
Newborn Baby Care (Well-Baby)	Routine care for the first 31 days of life	Routine care for the first 31 days of life	Not Covered	Routine care for the first 31 days of life
Other Services				
Chiropractic Care	\$25 maximum per visit	Not Covered	Not Covered	Not Covered
Complementary Medicine	Acupuncture -\$150; Aroma Therapy - \$50; Herbal Therapy - \$50; Magnetic Therapy - \$75; Massage Therapy - \$150; Vitamin Therapy - \$100	Acupuncture -\$150; Aroma Therapy - \$50; Herbal Therapy - \$50; Magnetic Therapy - \$75; Massage Therapy - \$150; Vitamin Therapy - \$100	Not Covered	Not Covered
Durable Medical Equipment	Subject to deductible & coinsurance	Subject to deductible & coinsurance	Subject to deductible & coinsurance	Not Covered
Eligible Medical Expenses	Subject to deductible & coinsurance	Subject to deductible & coinsurance	Subject to deductible & coinsurance	Subject to deductible & coinsurance In-patient only
Emergency Medical Evacuation	Up to Plan maximum lifetime benefit per person	\$25,000 Maximum Lifetime Benefit Per Person	Not Covered	\$25,000 Maximum Lifetime Benefit Per Person
Emergency Reunion - return to home country	\$10,000 maximum lifetime benefit - Subject to deductible & coinsurance	\$10,000 maximum lifetime benefit - Subject to deductible & coinsurance	Not Covered	Included in Emergency Evacuation Benefit

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SCHEDULE OF BENEFITS	Plan 1 (Standard Plan)	Plan 2	Plan 3	Plan 4 (Hospital plan)
Home Health Care, Extended Care Facility & Hospice	Subject to deductible & coinsurance	Subject to deductible & coinsurance	Subject to deductible & coinsurance	Subject to deductible & coinsurance
Human Organ Covered Transplants	\$1,000,000 lifetime maximum	\$250,000 lifetime maximum	Not Covered	\$250,000 lifetime maximum
Local Ambulance	Subject to deductible & coinsurance	Subject to deductible & coinsurance	Subject to deductible & coinsurance	Not Covered
Physical Therapy	\$50 maximum per visit	\$50 maximum per visit	Not Covered	Subject to deductible & coinsurance In-patient only
Prescription Drugs	Subject to deductible & coinsurance	Subject to deductible & coinsurance \$2,500 annual maximum	Subject to deductible & coinsurance \$1,500 annual maximum	Subject to deductible & coinsurance In-patient only
Return of Mortal Remains	\$25,000 maximum	\$10,000 maximum	Not Covered	Included in Emergency Evacuation Benefit
Supplemental Accident Benefit	\$300 max benefit per accident Deductible & coinsurance thereafter	Not Covered	Not Covered	Not Covered
Vision Benefit				
Exams	\$100 per 24 months	Not Covered	Not Covered	Not Covered
Materials (frames, lenses, contacts)	\$150 per 24 months	Not Covered	Not Covered	Not Covered
Political Evacuation & Repatriation	\$10,000 lifetime maximum	\$10,000 lifetime maximum	\$10,000 lifetime maximum	\$10,000 lifetime maximum
Mental & Nervous Disorders Alcohol & Substance Abuse	\$10,000 annual maximum \$20,000 lifetime maximum	Not Covered	Not Covered	Not Covered
Waiting Period	Available after initial 12 months of continuous coverage	Not Applicable	Not Applicable	Not Applicable
Waiver of Waiting Period	Proof of prior group coverage required at time of initial proposal	Not Applicable	Not Applicable	Not Applicable

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Group Term Life and AD&D

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

Optional Daily Indemnity

- Purpose of benefit: Hospitalization often creates additional financial pressures for employees
- Group Life Insurance required to add the Daily Indemnity Insurance
- Benefit pays \$100 for every day of eligible in-patient hospitalization
- Cash benefit payable directly to the employee
- Overnight stay required
- \$25,000 lifetime maximum benefit
- Exclusions:
 - Pregnancy or related conditions
 - Hospitalization which begins before the day of a scheduled surgery or procedure
 - Spouse & Children are excluded

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Optional Group Dental Summary

Class 1 Benefits	Option 1 Dental plan pays	Option 2 Dental plan pays	Option 3 Dental plan pays
Diagnostic & Preventative Services	100%	100%	100%
Class 2 Benefits			
X-rays	80%	80%	80%
Oral Surgery	80%	80%	80%
Endodontics	80%	80%	80%
Periodontics	80%	80%	80%
Minor Restorative Services	80%	80%	80%
Class 3 Benefits			
Prosthodontics	50%	50%	50%
Major Restorative Services	50%	50%	50%
Class 4 Benefits			
ü Classes 1, 2, 3: Maximum Benefit per person per calendar year	\$1,000	\$1,000	\$1,500
ü Class 1 Deductible	\$0	\$0	\$0
ü Class 2, 3, 4 Deductible ü Maximum Deductibles per family	\$50 Up to 3	\$50 Up to 3	\$50 Up to 3
Class 4 Benefits			
Orthodontia (to age 19)	Not Covered	50%	50%
ü Maximum Benefit per person per lifetime		\$1,000	\$1,500

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eDoc America

- Web-based medical tools including direct email access to Doctors, Psychologists, Pharmacists and Dentists
- Available to Employee, Spouse and Children - 24 hours per day, 365 days per year
- **Ask eDoc: Unlimited email access to US board-certified Physician**
- **Ask ePsych: Unlimited email access to US licensed Psychologist**
- **Ask ePharm: Unlimited email access to US board-certified Pharmacist**
- **Ask eDent: Unlimited email access to US licensed Dentist**
- **Ask eDietician: Unlimited email access to a Dietician**
- **Ask eFitness: Unlimited email access to a Personal Trainer**
- Email response time: Ask eDoc: Normally 2 to 4 hours in US time zones - 24 hour guarantee
- Searchable 3D medical video library: Unlimited access to 250+ videos
- Medical Library: Unlimited access to 2,200+ topics - Health Tips e-Newsletter: Sent weekly via email
- Personal Health Record - Healthy Lifestyle Assessment - eDoc Blog: Unlimited access
- Printable ID card: Allows physician online access to Personal Health Record in case of emergency

Emergency Travel Assistance Services

- Emergency Travel Arrangements: Emergency trip interruption assistance
- Lost/Stolen Passport / Travel Documents Assistance: Passport, credit card, airline tickets, travel documents
- Lost Luggage Assistance: Communication with carrier for return of lost luggage
- Embassy / Consulate Referral: Contact information for nearest embassy or consulate
- Emergency Message Relay: Messages between insured, family, employer
- Emergency Prescription Medication Replacement: Replacement assistance of lost/damaged medications
- Medical Referral: Nearest medical provider & appointment assistance
- 24-Hour Medical Monitoring: Communication between IMG medical staff, treating physician and insured's personal physician
- Emergency Cash Transfer: Up to \$500 in event of medical or travel emergency
- Legal Referral to local attorney
- Emergency Translations: Phone translation services / Referral to local translator

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Plan Exclusions

The following is a general summary of plan exclusions. Exclusions vary by plan design:

- Treatment, services or supplies that are not administered or ordered by a licensed physician
- Treatment, services, or supplies that are not medically necessary
- Charges that exceed Usual, Reasonable and Customary charges
- Surgeries or treatments that are investigational, experimental or for research purposes
- Confinement primarily for custodial, educational or rehabilitative care
- Weight modification or treatment for obesity
- Treatment or surgery for cosmetic or aesthetic reasons, except for reconstructive surgery incidental to or following other covered surgery
- Treatment for a person who was HIV+ prior to the person's effective date
- Artificial insemination, infertility, impotency, sterilization or reversal of sterilization
- Hearing aids
- TMJ dysfunction
- Injury sustained from Hazardous Sports activities
- Injury sustained while under the influence of alcohol or drugs
- Self-inflicted injury or illness
- Charges resulting from or during the commission of a crime or felony
- Services or supplies performed or provided by a relative
- Orthoptics and visual eye training
- Certain care, treatment or supplies for the feet
- Care and treatment for hair loss
- Exercise programs
- Some restrictions for Newborn Baby Care (Well-Baby) may apply if pregnancy was not a covered benefit
- AIDS and related diseases, if incurred prior to effective date
 - Plan 2: \$25,000 lifetime maximum
 - Plans 3 & 4: Not covered
- Injury that occurs during work for pay/profit or covered under workers' compensation or similar law
 - Special coverage for work related injuries may apply if prior approval authorized by The Underwriter
- Conditions and medications that are subject to an Exclusionary Medical Rider
- War and terrorism (limited "innocent bystander" coverage is included)
- Maternity, Mental & Nervous and Alcohol & Substance Abuse during initial waiting period
 - Special prior coverage provisions may apply to employer groups that have prior comparable group medical insurance coverage
 - Waiting period waiver must be made at time of proposal request
 - Maternity excluded on Plan 3
 - Mental & Nervous and Alcohol & Substance Abuse only available on Plan 1
- Pre-existing medical conditions during initial waiting period
 - Special prior coverage provisions may apply to employees that have prior comparable medical insurance coverage
 - Waiting period waiver must be made at time of proposal request

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Plan Administrator

International Medical Group® (IMG®) is a worldwide leader in designing, distributing and administering global health care benefits. Since 1990, we have built a solid reputation by providing medical security to hundreds of thousands of individuals and families in more than 170 countries.

Our goal is to make the medical process a smooth and efficient one. IMG's multilingual claims administrators, on-site medical staff, and customer service professionals work together to give you true Global Peace of Mind®. IMG representatives are available 24 hours a day, seven days a week, 365 days a year for medical emergencies, evacuations and precertification. You can rest assured that IMG will be there for you whether it be for routine treatment or during a medical emergency.

To help provide you Global Peace of Mind, the following are just a few services available to you as a valued IMG customer:

MyIMGSM

With this cutting edge tool you have the ability to access the information you need to manage your account online 24 hours a day, seven days a week from anywhere in the world. You can check the status of your claims submissions, retrieve explanation of benefits, read announcements, obtain certificate documents, initiate precertification and search for physicians within the First Health Network (PPO) as well as through the International Provider AccessSM (IPA), a database of over 10,000 facilities outside the United States!

You can begin managing your account by going to www.imglobal.com. Choose "Current Clients" and click "MyIMG" from the menu on the left. This will take you to the MyIMG home page where you can register and manage your account from anywhere in the world. routine treatment or during a medical emergency.



IMG Headquarters, Indianapolis, Indiana USA

Akeso Care Management® (ACM®)

ACM is a URAC accredited health care management company specializing in the complete spectrum of International Medical Management Services. ACM offers a unique blend of service components and expertise in cost containment. Rather than work with a third party vendor in dealing with Emergency Medical Evacuation, Precertification, Disease Management, Medical Claims Auditing, Claim Rate Negotiations and Large Case Management, you will work directly with IMG's wholly-owned subsidiary, ACM, and receive the security you need, along with peace of mind.

Plan Underwriter

While IMG provides complete plan administration expertise, our globally recognized underwriter, Sirius International Insurance Corporation (publ), offers the financial security and reputation demanded by international consumers. Rated A (excellent) by A.M. Best and A- by Standard & Poor's*, Sirius International shares IMG's vision of the international marketplace and offers the stability of a well-established insurance company. Sirius International is a White Mountains Re company.

**Sources: A.M. Best affirmed their rating in a press release dated August 6, 2007; Standard & Poor's affirmed their rating in a press release dated July 14, 2006. Ratings are accurate as of the date of printing and are subject to change.*

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Customer Care

IMG operates customer care call centers in the U.S. & UK to assist you with questions and emergency needs. By following these guidelines you will be able to access IMG quickly and easily.

IMG can be contacted 24 hours a day for emergency services, medical evacuations and precertification. Collect calls are accepted by IMG from anywhere in the world. A toll-free phone number is also available in the U.S. and Canada.

U.S. Service Center Business Hours

Monday through Friday: 7:00 a.m. – 6:00 p.m. EST

U.S. Service Center Contact Information

Phone: 1.800.628.4664 (U.S. & Canada)

00.1.317. 655.4500 (Worldwide Collect)

1.866.677.4500 (From the Bahamas)

1.317.655.4500 (Local)

Fax: 00.1. 317.655.4505

E-mail: customercare@imglobal.com

Web site: www.imglobal.com

UK Service Centre Business Hours

Monday through Friday: 9:00 a.m. – 5:00 p.m. GMT

UK Service Centre Contact Information

Phone: +44 (0) 1444 465555

Fax: +44 (0) 1444 465550

E-mail: info@imgeurope.co.uk

Web site: www.imgeurope.co.uk

Calling During Business Hours

Simply call IMG directly. You will hear a menu of options. Should you wish to be connected with the operator, press 0. Other important selections include:

2 – Precertification

3 – Claims, Verification of Benefits and Provider Inquires