

Short-term, travel medical insurance for travelers age 65+

GLOBEHOPPER®

SENIOR



WWW.IMGGLOBAL.COM



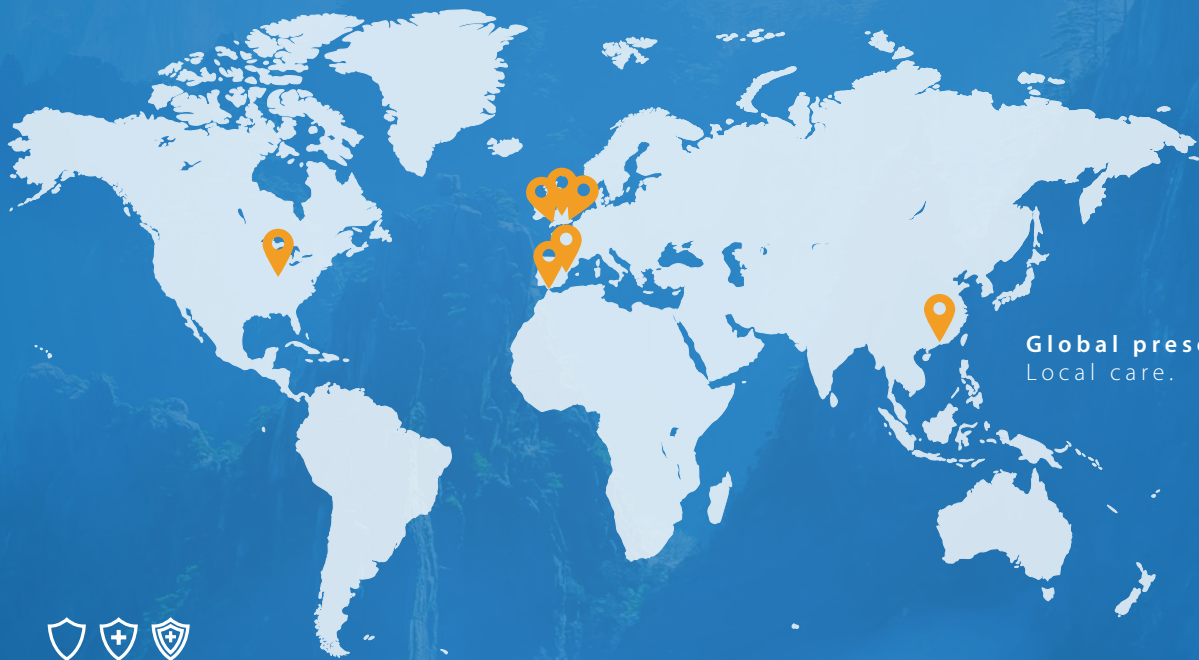


LARGE COMPANY RESOURCES.

SMALL COMPANY ATTITUDE.

Since 1990, **IMG®** has provided global benefits and assistance services to millions of customers in nearly every country around the world. Owned by Sirius Group, a multibillion-dollar, AM Best "A-" rated insurance industry leader, IMG is uniquely positioned to deliver the **Global Peace of Mind®** our members need.

- » **24/7 medical and travel assistance services**
- » **Multilingual staff & claims administrators**
- » **Highly trained customer service professionals**
- » **Core values driven by a commitment to customers**
- » **Customer service centers located in the U.S. and U.K.**
- » **Financial security to fulfill our promise when you need it most**



Global presence.
Local care.



GET COVERED AWAY FROM HOME.

International travel can become a scary situation if you're not prepared for a medical emergency. Most travelers assume they're already covered by their standard medical plan—but that isn't always the case. While domestic plans provide sufficient coverage at home, most are not designed to provide the coverage and assistance required for international travel. Don't let your medical coverage be an uncertainty. Choose the **GlobeHopper Senior®** plan that meets your needs and spend more time enjoying your international experience—*not worrying about your medical coverage.*



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GlobeHopper Senior Single-Trip

GlobeHopper Senior Single-Trip helps protect those who need travel medical insurance for a single trip lasting up to 12 months.

- » **Maximum limits:** \$50,000 to \$1,000,000 - dependent upon age
- » **Deductible:** \$0 to \$2,500
- » **Extensions:** Up to 12 continuous months
- » **Coinsurance:** IMG pays 100%
- » **Sudden and unexpected reoccurrence of pre-existing conditions:** \$2,500 maximum limit
- » **Continuation of Treatment Period:** Earlier of six months per injury or illness or upon return to home country
- » **Non-Emergency Medical Evacuation:** \$25,000 lifetime maximum
- » **Hospital Indemnity:** \$250 per night, 30 overnights maximum (Not subject to deductible)
- » **Local Ambulance Expense:** IMG pays 100%, up to \$5,000 maximum limit

GlobeHopper Senior Multi-Trip

GlobeHopper Senior Multi-Trip offers flexible protection to frequent travelers who prefer to purchase an annual plan to cover multiple trips throughout a 12-month period, with each trip covered up to a maximum of 30 days.

- » **Maximum limits:** \$100,000 to \$1,000,000 - dependent upon age
- » **Deductible:** \$250 per injury or illness
- » **Extensions:** Not applicable
- » **Coinsurance:** IMG pays 100%
- » **Sudden and unexpected reoccurrence of pre-existing conditions:** \$5,000 maximum limit
- » **Continuation of Treatment Period:** \$5,000 maximum limit before earlier of a) 30 day per injury or illness or b) upon return to home country
- » **Non-Emergency Medical Evacuation:** N/A (only offered under Evacuation Plus rider)
- » **Hospital Indemnity:** \$250 per night, 5 overnights maximum (Not subject to deductible)
- » **Local Ambulance Expense:** IMG pays 100%

Plan Highlights

- » Offers immediate access to care and reimbursement for eligible medical expenses
- » Allows the option to select a hospital or doctor of your choice
- » Provides reimbursement for emergency and non-emergency care expenses
- » Provides 24/7 emergency medical and travel assistance anywhere in the world
- » Does not have a maximum age restriction

Conditions of Coverage

- » Coverage and benefits are subject to the deductible and limits, and all terms of the Certificate of Insurance, Master Policy and other governing policy documents
- » Coverage under a GlobeHopper Senior plan is secondary to any other coverage
- » Coverage and benefits are for eligible medical expenses which are medically necessary, usual, reasonable and customary
- » Charges must be administered or ordered by a licensed physician
- » Charges must be incurred during the period of coverage or the coverage duration per trip
- » Claims must be presented to IMG for payment within 180 days from the date the claim was incurred

This plan is secondary to Medicare, a Medigap and/or a Medicare Advantage Plan and only provides coverage for medical expenses outside of the U.S.

All coverage and benefits in the plan are in United States (U.S.) dollars. 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.

Eligibility

- » Must be 65 years of age or older
- » U.S. citizens or U.S. permanent residents
- » Qualified for Medicare and actively enrolled in Medicare Parts A & B and a Medicare Supplement plan; or actively enrolled in a Medicare Advantage Plan



SUMMARY OF BENEFITS

The following benefits and coverage levels are shared across all GlobeHopper Senior products:

Benefit	Coverage
Inpatient/Outpatient Benefits <i>Subject to Deductible and Coinsurance unless otherwise noted</i> <i>Eligible Medical Expenses are limited to Usual, Reasonable and Customary</i>	
Charges	Limits per Period of Coverage unless stated as Maximum Limit
Hospitalization / Room & Board	Average semi-private room rate
Intensive Care Unit	Up to maximum limit
Surgery	Up to maximum limit
Physician Visits	Up to maximum limit
Diagnostic Procedures	Up to maximum limit
Home Nursing Care	Up to maximum limit
Durable Medical Equipment	Up to maximum limit
Emergency Room	Up to maximum limit Additional \$250 deductible for illness that does not result in a direct hospital admission

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SUMMARY OF BENEFITS (CONTINUED)

Benefit	Coverage
<p align="center">Prescriptions <i>Subject to Deductible and Coinsurance unless otherwise noted</i> <i>Eligible Medical Expenses are limited to Usual, Reasonable and Customary</i></p>	
Charges	Limits per Period of Coverage unless stated as Maximum Limit
Prescription Medication	Up to maximum limit
<p align="center">Emergency Services <i>NOT Subject to Deductible and Coinsurance unless otherwise noted</i> <i>Eligible Medical Expenses are limited to Usual, Reasonable and Customary</i></p>	
Benefit	Limits per Period of Coverage unless stated as Maximum Limit
Emergency Medical Evacuation	\$250,000 lifetime maximum
Emergency Reunion	\$50,000 lifetime maximum
Return of Mortal Remains	\$50,000 lifetime maximum
Political Evacuation	\$50,000 lifetime maximum
Inter-facility Transportation	\$2,500 lifetime maximum



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Benefit	Coverage
Other Services <i>NOT Subject to Deductible and Coinsurance unless otherwise noted</i> <i>Eligible Medical Expenses are limited to Usual, Reasonable and Customary</i>	
Benefit	Limits per Period of Coverage unless stated as Maximum Limit
Terrorism	\$50,000 lifetime maximum
Accidental Death and Dismemberment	\$25,000 principal sum
Common Carrier Accidental Death	\$100,000 per adult/ \$200,000 per family lifetime maximum
Trip Interruption	\$5,000 maximum limit
Lost Luggage	\$50 maximum per item of personal property, \$250 overall maximum
Identity Theft	\$500 maximum limit
Felonious Battery	\$10,000 lifetime maximum
Dental Emergency -Treatment Due to Accident	Up to maximum limit
Traumatic Dental Injury	Up to maximum limit

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Benefit

Coverage

Other Services (Continued)

*NOT Subject to Deductible and Coinsurance unless otherwise noted
Eligible Medical Expenses are limited to Usual, Reasonable and Customary*

Benefit	Limits per Period of Coverage unless stated as Maximum Limit
Dental Treatment - for unexpected pain	\$100 maximum limit
Natural Disaster	\$100 per day for five days, \$5,000 lifetime maximum for evacuations



G L O B A L
peace of mind[®]



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EXPAND YOUR COVERAGE

GlobeHopper Senior
Travel Medical Insurance®

GHS

Expand your Multi-Trip plan with the Evacuation Plus rider for additional coverage while away from home.

■ Evacuation Plus Rider

While GlobeHopper Senior provides emergency medical evacuation coverage for life-threatening injuries and illness, the Evacuation Plus Rider provides coverage up to \$25,000 for medical evacuations if you experience a sudden, non-life-threatening medical condition that requires hospitalization. IMG will arrange and cover ground and air transportation to the nearest hospital capable of providing treatment.

Note: This rider is for the GlobeHopper Senior Multi-Trip plan only.

WORRY LESS.
Experience more.





INNOVATIVE TECHNOLOGY & MEMBER SERVICES

■ Self-Service Member Portal



MyIMGSM provides service at your fingertips, giving you the information and tools to manage your IMG plans anytime, anywhere, through award-winning, easy-to-use technology. You'll have immediate access to these important resources online, including our 24/7/365 service centers, plan document access, claims management tools, Explanations of Benefits, and much more.

■ Pharmacy Discount Savings



Universal Rx is a discount savings program that allows you to purchase prescriptions from one of 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 network offers a simplified claims process with minimal paperwork for the member if they visit an in-network provider.

This program is not insurance coverage; it is purely a discount program.

■ International Provider AccessSM



Travelers outside of the U.S. 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

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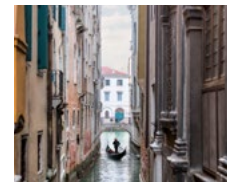
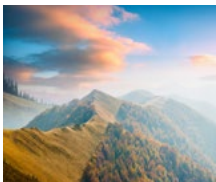
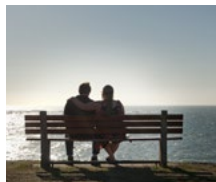
HOW TO GET COVERED

- 1 Step 1:**
 Contact your producer directly to obtain an application or to apply online.
- 2 Step 2:**
 Complete your application: If applying as a family, you may include yourself, your spouse, and dependents on one application.
- 3 Step 3:**
 Receive a fulfillment kit that includes an identification card, declaration of insurance, and a Certificate of Insurance outlining the details of the plan. Welcome to the IMG family!

PROTECT YOUR INVESTMENT

IMG also offers trip cancellation plans to help protect your travel investment. There are different plan options specifically designed for your needs. For more information, please contact your trusted insurance producer.

IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): This insurance is not subject to and does not provide benefits required by PPACA. Since January 1, 2014, PPACA requires U.S. citizens, U.S. nationals and certain U.S. residents to obtain PPACA-compliant insurance coverage unless they are exempt from PPACA. Penalties may be imposed on persons who are required to maintain PPACA-compliant coverage but do not do so. Eligibility to purchase, extend or renew this product, or its terms and conditions, may be modified or amended based upon changes to applicable law, including PPACA. Please note that it is an insured person's sole and exclusive responsibility to determine the insurance requirements applicable to them, and the Company and IMG shall have no liability whatsoever, including for any penalties a person may incur, for failure to obtain coverage required by any applicable law including, without limitation, PPACA. For information on whether PPACA applies to you or whether you are eligible to purchase GlobeHopper Senior plan, please see IMG's Frequently Asked Questions at www.imglobal.com/faq.





UNDERSTANDING YOUR NEEDS.
EXCEEDING YOUR EXPECTATIONS.



GLOBEHOPPER®

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This invitation to inquire allows eligible applicants an opportunity to seek information 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. Certain contracts do contain a pre-existing condition exclusion and do not cover losses or expenses related to a pre-existing condition.

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