

A worldwide benefits
program designed for
groups of two or more
internationally-assigned
employees

GEOSM GROUP

The Global Employer's OptionSM



The challenge...



...of an international employer

As an international employer, you face the dilemma of providing coverage for your expatriate, third-country national, and local-country national employees with one benefit plan. You want to ensure these employees receive worldwide access to quality care, superior international claims administration, and the financial stability from an established leader in the international medical insurance field.



...of an expatriate on assignment

As an expatriate on assignment in a foreign country, you need a complete portfolio of health plans including medical, dental, life, and daily indemnity. You also want the peace of mind in knowing that you have 24 hour access for international emergency assistance, including medical evacuation and precertification.



The solution

GEOSM GROUP

International Medical Group® (IMG®) offers GEOSM Group, a plan designed specifically for employers who need coverage for their employees around the globe. The plan provides a wide range of benefits and offers the peace of mind in knowing that emergency assistance is just a phone call away, 24 hours a day, seven days a week.

IMG focuses exclusively on the international market. All of our administrative functions are performed in-house, giving us greater control over the quality of our service which

helps to keep employer costs low. The IMG on-site staff includes: claims administrators who process hundreds of thousands of claims each year from throughout the world, handling virtually every language and currency; multilingual customer service representatives who ease the burden of communicating in a second language; and medical advisors who are available 24 hours a day, seven days a week for emergencies. All of our departments work together seamlessly to surpass our clients' expectations.



What do you need from your plan?

*Whether you are an employer or an international assignee,
you need a wide range of services and benefits
that many domestic plans cannot provide.*

Employer Services

- ✓ Coverage for expatriate, third-country national and local-country national employees on one benefit plan
- ✓ Separation of costs by country or overall international operation
- ✓ Containment of costs through lower international premiums
- ✓ Domestic and international continuation as may be required by U.S. law
- ✓ U.S.-based administration with toll-free access

Employee Services

- ✓ Complete portfolio of health plans including medical, dental, and life
- ✓ Access to quality health care anywhere in the world (including the U.S.)
- ✓ International emergency assistance
- ✓ 24-hour availability for emergency services, medical evacuation and precertification
- ✓ On-site, physician-directed emergency medical services and large claim management
- ✓ Full portability from country to country - this insurance goes where you go
- ✓ Internet services - employees can search for a provider within the independent PPO network; print plan descriptions; and initiate precertification
- ✓ Free calls to IMG from anywhere in the world

Specialized Claim Services and Processing

- ✓ Professionally trained multilingual claims administrators with proven international experience
- ✓ Claims processed via automated international claim system with over 99% accuracy
- ✓ Claim inquiries, status of claim information and reimbursement options available by phone, fax and email
- ✓ Experienced international currency conversion
- ✓ Translation of bills and claim information from foreign languages; claim forms available in multiple languages
- ✓ Claim reimbursement directly to provider or insured via check, direct deposit to U.S. bank account, or electronic transfer to international account
- ✓ Verification of benefits and explanation of benefits to providers
- ✓ Large case management

GROUP MEDICAL SUMMARY

GEO Group covers the Usual, Reasonable and Customary (URC) charges for eligible expenses in the area where you receive treatment.

SCHEDULE OF BENEFITS

BENEFIT DESCRIPTION

| | |
|---|--|
| Coverage Area | Worldwide |
| Rate Guarantee | Initial 12 months |
| Maximum Lifetime Benefit Per Person | Up to \$5,000,000 |
| Deductible (Calendar Year) | \$0 - \$25,000 Deductible is reduced by 50% when using U.S. independent PPO (Maximum 2 or 3 per family) |
| Coinsurance Percentages: <ul style="list-style-type: none"> ❖ Medical expenses incurred outside the U.S. & Canada ❖ Medical expenses incurred in the U.S. using the PPO ❖ Medical expenses incurred in the U.S. and Canada outside the PPO | Plan pays 100% of eligible charges after deductible Plan pays 100% of eligible charges after deductible Plan pays 80% up to \$5,000 of eligible charges after deductible; thereafter Plan pays 100% of eligible charges |
| Independent US Preferred Provider Network | Provided through The First Health Network |
| Physician Office Services: <ul style="list-style-type: none"> ❖ Adult Wellness Benefit ❖ Child Wellness Benefit ❖ Illness or Accident Benefit | Plan pays up to \$250 per calendar year Plan pays up to \$150 per calendar year Subject to deductible & coinsurance |
| Hospital Services: <ul style="list-style-type: none"> ❖ Inpatient & Outpatient ❖ Emergency Room <ul style="list-style-type: none"> • Injury • Illness | Subject to deductible & coinsurance Subject to deductible & coinsurance Subject to an additional (extra) US\$250 deductible if treatment does not require admittance to the hospital |
| Maternity Coverage (not available until there have been 10 months of continuous coverage) <ul style="list-style-type: none"> ❖ Pre-natal care - Delivery of Newborn - Post-Natal Care ❖ Newborn Baby Care (Well-Baby) | Covered as any other illness Subject to deductible & coinsurance Routine care for first 31 days of life |
| Other Services: <ul style="list-style-type: none"> ❖ Chiropractic Care ❖ Durable Medical Equipment ❖ Eligible Medical Expenses ❖ Emergency Medical Evacuation ❖ Emergency Reunion ❖ Home Health Care & Extended Care Facility ❖ Human Organ Covered Transplants ❖ Local Ambulance ❖ Physical Therapy ❖ Prescription Drugs ❖ Return of Mortal Remains ❖ Supplemental Accident Benefit ❖ Complementary Medicine | \$25 per visit, maximum of 20 visits per policy period Subject to deductible & coinsurance Subject to deductible & coinsurance Up to maximum lifetime benefit per person \$10,000 (lifetime maximum benefit) Subject to deductible & coinsurance \$1,000,000 lifetime maximum inside transplant network facilities Subject to deductible & coinsurance \$50 maximum benefit per visit Subject to deductible & coinsurance \$25,000 per insured person (return to home country) \$300 benefit per accident, deductible & coinsurance thereafter Acupuncture - \$150; Aroma Therapy - \$50; Herbal Therapy - \$50; Magnetic Therapy - \$75; Massage Therapy - \$150; Vitamin Therapy - \$100 |
| Vision Benefit: <ul style="list-style-type: none"> ❖ Exams ❖ Materials (frames, lenses, contacts) | Plan pays up to \$100 per 24 months Plan pays up to \$150 per 24 months |
| Mental/Nervous Disorders, Alcohol & Substance Abuse (Not available until there have been 12 months of continuous coverage) | Covered to \$10,000 per policy period, \$20,000 lifetime |
| Certificates of Creditable Coverage for Pre-Ex Conditions | Optional for US employers |
| Medical Insurance Continuation | Available as required by US law, when applicable |

The foregoing list 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.

SUPPLEMENTAL INSURANCE PROGRAMS

As a complement to the medical benefits, GEOSM Group offers the following supplemental insurance programs.

TERM LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

(Required on groups with 20 or fewer employees)

This coverage is underwritten by International Medical Insurance CompanySM and administered by International Medical Group[®], Inc. Groups with 20 or fewer employees will be required to purchase the Term Life and AD&D along with the medical. You may select from the following Principal Sum Plans for Term Life Insurance:

- ☐ \$10,000 per employee
- ☐ \$25,000 per employee
- ☐ \$50,000 per employee
- ☐ 1 x annual salary, minimum \$10,000, maximum \$100,000*
- ☐ 2 x annual salary, minimum \$10,000, maximum \$100,000*
- ☐ 3 x annual salary, minimum \$10,000, maximum \$100,000*

*Higher amounts are available and are subject to full medical underwriting and approval.

AD&D benefits will be paid according to the following schedule:

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

DAILY INDEMNITY INSURANCE

Hospitalization often creates additional financial pressures for employees. GEO Group will pay \$100 per day directly to the employee in the event of a covered hospitalization. Hospitalization due to maternity is excluded.

OPTIONAL GROUP DENTAL INSURANCE

| | PLAN I | PLAN II | PLAN III |
|---|---------|---------|----------|
| 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 | 100% | 100% | 100% |
| Emergency Palliative Treatment | | | |
| Not subject to deductible | | | |
| Class II, Basic Service | 80% | 80% | 80% |
| X-Rays, oral surgery, extractions, endodontics, periodontics, anesthesia | | | |
| Class III, Major Services | 50% | 50% | 50% |
| Prosthodontics (bridges, partial dentures), Major restorative services (crowns, inlays) | | | |
| Orthodontia | 0 | 50% | 50% |



EMERGENCY TRAVEL ASSISTANCE



In addition to medical benefits, GEO Group also provides the following emergency travel services:

- ❑ **Emergency Travel Arrangements**

In the event you must return home or discontinue your trip as a result of an interruption in travel due to an illness of your spouse, child, parent, in-law, or grandparent, IMG will help you make the appropriate travel arrangements. You are responsible for the cost of the travel tickets.

- ❑ **Lost Passport/Travel Documents Assistance**

IMG will help you report, retrieve or replace lost or stolen travel documents, such as your passport, credit cards and airline tickets.

- ❑ **Lost Luggage Assistance**

IMG will assist you in communicating with the commercial carrier for the return of your lost luggage.

- ❑ **Embassy or Consulate Referral**

IMG will inform you of the location and contact telephone numbers for the nearest embassy or consulate, no matter where you are.

- ❑ **Emergency Message Relay**

IMG will receive or transmit emergency messages between you, your family, and your employer.

- ❑ **Emergency Prescription Replacement**

IMG will assist with the replacement of lost or damaged prescription medication. You are responsible for the cost of the actual medication and shipping costs (if any).

- ❑ **Medical Referral**

If urgent medical advice or care is needed, IMG is prepared to refer you to the nearest appropriate care facility or provide a listing of available medical care to you. IMG will also help with obtaining an appointment with the medical care provider you have chosen.

- ❑ **24-Hour Medical Monitoring**

If you are hospitalized, IMG will provide medical professionals to communicate with your treating doctor(s) and help you monitor your condition. IMG can also communicate with your family doctor as you direct.

- ❑ **Emergency Cash Transfer**

IMG will help you transfer your funds, up to US\$500, in the event of a medical or travel emergency.

- ❑ **Legal Referrals**

IMG will provide you with a referral to the nearest attorney.

- ❑ **Emergency Translations**

IMG will provide personal, emergency telephone translation services and referral to a local interpreter service should you require language assistance.

U.S. INDEPENDENT PPO NETWORK

GEO Group members may seek treatment worldwide, including in the United States, with any hospital or doctor. When seeking treatment in the U.S., members may use the independent Preferred Provider Organization (PPO), a separately-organized network of approximately 500,000 physicians and 4,700 privately owned and operated hospitals contracted by IMG.* This PPO network includes approximately 67% of all the hospitals in the U.S., including some of the most well-recognized university medical centers and transplant facilities.

Using this provider network could significantly reduce out-of-pocket expenses. The individual deductible will be reduced by 50%, and any coinsurance applicable to that charge is waived when eligible treatment is received from a network provider. A list of participating providers can be found at the IMGGLOBAL® web site, www.imglobal.com. Network providers are listed by location and specialty.

**All PPO providers are contracted separately through First Health Group Corp.*

EXCLUSIONS

The following is a summary of items that are not covered under GEO Group:

- ▶ 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
- ▶ Pre-existing conditions
- ▶ Charges resulting from or during the commission of a crime or felony

- ▶ Speech, vocational, occupational, biofeedback, acupuncture, recreational, sleep or music therapy
- ▶ 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
- ▶ Injury that happens during work for pay or profit or covered under workers' compensation or similar law
- ▶ War and terrorism (limited "innocent bystander" coverage is included)

See certificate wording for a definition of pre-existing conditions and a complete list of exclusions and limitations, and for all other specific terms and conditions of the plan. Certificate wording is available upon request.



Coverage without boundaries®

Plan Administrator

International Medical Group 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, families and groups 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 clients. IMG is proud to provide true Coverage Without Boundaries®.

Our clients include international vacationers, business executives and consultants, missionary groups, expatriates, professional entertainers and athletes, government entities, schools and universities, professional marine captains and crew, and local and third country nationals. Our complete portfolio of products allows them access to worldwide quality healthcare and IMG's superior customer service.

Coverage Without Boundaries is our corporate philosophy. Whether in their country of residence or traveling abroad, whether permanently relocating or taking a short trip, our clients trust IMG as their single resource for all of their health insurance needs. They can feel secure knowing that they are covered throughout the world, 24 hours a day.

Plan Underwriter

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.



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.

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 team to choose for your Global Peace of Mind®.

**Sources: A.M. Best affirmed their rating in a press release dated July 11, 2005; Standard & Poor's affirmed their rating in a press release dated November 19, 2004. Ratings are accurate as of the date of printing and are subject to change.*

*World headquarters of
International Medical Group
Indianapolis, Indiana*



To ensure that we are available when and where we are needed, IMG maintains North American and European service centers. If you would like additional information about GEO Group or other international medical products we offer, please contact us:

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Please refer to the certificate wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility and exclusions outlined in this booklet. Certificate wording is available upon request prior to purchase. The summary description of coverages, benefits and eligibility in this brochure is accurate at the date of printing, subject to the terms of the plan. Any updates or changes made subsequent to printing will be included in the fulfillment kit sent upon approval of your application, and/or from time to time thereafter.



INTERNATIONAL MEDICAL GROUP

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IMG IS YOUR COMPLETE SOURCE
FOR INTERNATIONAL MEDICAL COVERAGE

TRAVEL INSURANCE

EXPATRIATE INSURANCE

INTERNATIONAL EMPLOYEE BENEFITS

MISSIONARY INSURANCE

MARINE INSURANCE

TRIP CANCELLATION INSURANCE

www.imglobal.com



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