

Global Peace of Mind®



GlobeHopperSM Senior





Hello. Hola. Hallo. Hej.

You can greet someone in a foreign country in many ways. When you travel, stay safe and secure by saying hello to GlobeHopperSM Senior, a one-of-a-kind travel medical insurance plan that brings you Global Peace of Mind[®] when your other coverage stops at the border.

WWW.IMGLOBAL.COM



Worldwide Coverage. World-Class Services.

An award-winning provider of global insurance benefits and assistance services, International Medical Group® (IMG®) is one of few companies in the industry to offer a full line of international medical insurance products, as well as trip cancellation programs, stop loss insurance, medical management services and 24/7 emergency medical and travel assistance. We're committed to being there with our members wherever they may be in the world, delivering the insurance products they need, backed by the services they want.



Global Family of Companies. IMG's global family of companies includes AkesoCareSM, Global Response Ltd., IMG-Stop LossSM and International Medical Administrators, Inc.



Financial Stability. Our globally recognized underwriters, A-rated Sirius International Insurance Corporation (publ) and certain underwriters at Lloyd's, offer the financial security and reputation demanded by international consumers.



Service Without Obstacles. With a team of international, multilingual specialists, we are accustomed to working in multiple time zones, languages and currencies. Our global reach means we can work without barriers.



Accessible Technology. Log on to the secure, 24-hour online portal, MyIMGSM, to submit and view your claims, manage your account, search for providers, Live Chat with representatives and more.



International Provider AccessSM (IPA). In addition to our expansive PPO network for treatment received within the U.S., our proprietary IPA network of more than 17,000 accomplished physicians and facilities allows you to access quality care worldwide. Our direct billing arrangements can also ease the time and upfront expense at select providers.



International Emergency Care. When you're away from home and a medical emergency occurs, you may not be able to wait for regular business hours. With our on-site medical staff, you have 24-hour access to highly qualified coordinators of emergency medical services and international treatment.



GlobeHopper Senior

GlobeHopper Senior offers market-leading, affordable travel medical insurance to U.S. citizens and U.S. permanent residents over the age of 65 while they are travelling outside of the United States. Two plan options are available: Single-Trip and Multi-Trip. GlobeHopper Senior Single-Trip helps protect those who need travel medical insurance for a single trip lasting five days up to 12 months. 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.

Who is eligible to apply for GlobeHopper Senior?

Eligible individuals are:

- 65 years of age or older
- U.S. citizens and U.S. permanent residents
- Qualified for Medicare, actively enrolled in Medicare Parts A & B and enrolled in a Medigap Plan or Medicare Advantage Plan

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.

What coverage does GlobeHopper Senior provide?

GlobeHopper Senior:

- 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





Additional Benefits & Services

MyIMGSM

Service at your fingertips anytime, anywhere — that's what MyIMG provides. MyIMG is our online member portal that allows you to easily access and manage your insurance information, helping you save time when you may need it most. Simply visit myimg.imgglobal.com to create your account.

Key features include:

- Manage your claims
- Obtain ID cards and other insurance documents
- Locate or recommend a provider/facility
- Initiate precertification
- Access Customer Care via Live Chat

International Provider Network

This plan gives you the freedom to seek treatment with the hospital or doctor of your choice while you're traveling outside of the U.S. To help you locate health care providers outside of the U.S., IMG provides its International Provider AccessSM (IPA) database of more than 17,000 physicians and facilities.





Conditions of Coverage

1. Coverage and benefits are subject to the deductible and limits, and all terms of the Certificate of Insurance and Master Policy.
2. Coverage under a GlobeHopper Senior plan is secondary to any other coverage.
3. Coverage and benefits are for eligible medical expenses which are medically necessary, usual, reasonable and customary.
4. Charges must be administered or ordered by a licensed physician.
5. Charges must be incurred during the period of coverage or the coverage duration per trip.
6. Claims must be presented to IMG for payment within 90 days from the date the claim was incurred.



Quality Guarantee

Your satisfaction is very important to IMG. If you are not pleased with this product for any reason, you may submit a written request, up to five days after your initial effective date, for cancellation and refund of your premium. If you do not have any claims filed with IMG, you may cancel your plan after the five-day review period; however, the following conditions will apply:

1. You will be required to pay a \$50 cancellation fee.
2. Only full month premiums will be considered for refunds.

For example, if you choose to cancel your coverage two months and two weeks prior to the date your coverage ends, IMG will only consider the two full months for a refund. If you have filed claims, your premium is non-refundable.

Enrollment & Application Process

You should read the following important information prior to completing the application form.

How to Enroll

Before you begin your travel, simply apply online or fill out the application form and calculate the estimated premium for the time period you and/or your spouse will be traveling. Once you have completed the application form, return it to your insurance agent/broker or IMG.

Eligible individuals listed on the application form and for whom premiums have been paid will be covered from the latest of the following dates:

1. The date IMG approves your completed application form and receives the appropriate premium;
2. The date you depart from your home country; or
3. The date requested on your application form



Fulfillment Kit

Once your application is processed, IMG will email the fulfillment kit(s) to the email address listed on the application form. The fulfillment kit(s) will include an IMG identification card(s), declaration of insurance and a Certificate Wording containing a complete description of benefits, exclusions and terms of the plan.

If you do not choose online fulfillment, IMG will mail your fulfillment materials to the address listed on the application form, which may cause delays. We recommend online fulfillment for immediate access to your coverage information.

GlobeHopper Senior Single-Trip Extension of Coverage

The GlobeHopper Senior Single-Trip plan is eligible to be extended up to 12 months from the initial effective date, provided there is not a break in coverage. Extensions are available in daily and monthly increments and may be completed online or by using a paper application; however, extensions of less than one month must be completed online. For each extension of less than one month that is completed online, you will be charged an additional \$5 processing fee. Each insured person must only satisfy one deductible within each 12-month coverage period.

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Claims Procedure

Precertification

Certain treatment and supplies including hospital admission, inpatient or outpatient surgery and other procedures as noted in the Certificate of Insurance must be precertified for medical necessity. This means the insured person or his/her attending physician must communicate with an IMG representative prior to admission to a hospital, receiving certain treatments and supplies or performance of a surgery. In case of an emergency admission, the precertification call must be made within 48 hours of the admission or as soon as reasonably possible. If a hospital admission or a surgery is not precertified, eligible claims and expenses will be reduced by 50%. It is important to note that precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. All medical expenses eligible for reimbursement must be medically necessary and will be paid or reimbursed at usual, reasonable and customary rates. Please refer to the Certificate of Insurance for full details of the precertification requirements.

Note: An insured person may begin the precertification process through My/IMG or the Client Resources section of our website, www.imglobal.com. Simply look for the precertification option. You will be asked to provide the required information, which can then be submitted electronically to IMG. Once we have confirmed receipt of your request, our utilization management and review team will review the information provided and respond to the insured person or the provider within two business days. Please note that this online service will only initiate the precertification process, and it should not be used to precertify emergency admissions, procedures or evacuations.

Claims Payment

All benefits payable under a GlobeHopper Senior plan are subject to the terms and conditions in the Certificate of Insurance. Claims for eligible medical expenses may be paid in two ways:

1. Eligible expenses that have been paid by or on behalf of the insured person may be reimbursed by check directly to the insured person.
2. Eligible expenses that have not yet been paid by the insured person may, at the option of IMG, be paid either to the insured person or directly to the provider.

You can submit and manage your claims online at myimg.imglobal.com. Claim forms also can be accessed at www.imglobal.com and mailed to International Medical Group, P.O. Box 88500, Indianapolis, IN 46208-0500 USA.





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 broker or visit www.itravelinsured.com.



For more information, please contact:

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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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