GLOBEHOPPER®

SENIOR

IMG®

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

WHY GLOBEHOPPER SENIOR?

You have enough to worry about when you're traveling. Don't let your medical coverage be an uncertainty. IMG has developed two GlobeHopper® Senior plan options that offer market-leading, affordable travel medical insurance that bridges the gap left by other limited domestic plans that do not cover seniors when they leave the U.S. GlobeHopper Senior Single-Trip helps protect travelers who need travel medical insurance coverage from five days up to 12 months while on a single 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 or 45 days.

Additionally, the plans offer excellent benefits and services to help meet your global travel insurance needs. You have access to IMG's international, multilingual customer service representatives, claims administrators who process claims from all over the world, handling virtually every language and currency, and 24-hour access to highly qualified coordinators of international emergency medical services and treatment.

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 - dependent on max limit
- **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 country of residence
- **Non-Emergency Medical Evacuation:** $25,000 maximum limit
- **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 or 45 days, depending on the plan option you choose. Option to renew plan up to 24 continuous months.

- **Maximum limits:** $100,000 to $1,000,000 - dependent upon age
- **Deductible:** $250 per injury or illness
- **Extensions:** Up to 24 continuous months
- **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 country of residence
- **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
- COVID-19 covered as any other illness
- 24/7 access to IMG Travel Intelligence through the IMG mobile app, built to minimize potential travel issues and destination-specific risks.

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

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.

The IMG® Advantage

Our Service, Strength, and Safety Solutions provide you with the ultimate advantage: Global Peace of Mind.

SERVICE *Help when and where you need it.*

Nobody wants to experience an emergency while traveling the world, but if you do, you'll want a team you can trust to have your back. IMG's expert staff is here for you 24/7. We're accustomed to working in multiple time zones, languages, and currencies, so rest assured we have the training to assist you—even in remote and hazardous locations. Our international and U.S. provider networks include more than one million physicians and facilities across the globe, giving you access to quality care while away from your primary care team. Our innovative technology allows you to manage your claims, your account, and search for providers through our online portal and mobile app around the clock.

STRENGTH *A market leader you can trust.*

You can feel confident with IMG knowing our industry expertise has led us to serve millions of customers worldwide since 1990. Owned by SiriusPoint, a multi-billion-dollar insurance industry leader and rated "A-" by A.M. Best, an independent analyst of the insurance industry, IMG has a strong financial backing and vision to become the preeminent provider of travel and health safety solutions. With loyal customers ranging from Fortune 500 companies, universities, to individuals and other insurance companies, our personalized offerings allow us to meet the needs of nearly anyone traveling internationally.

SAFETY SOLUTIONS *Products and services designed with your safety in mind.*

PHYSICAL HEALTH

You can't plan when you get sick, and unfortunately, it can happen anytime and anywhere. Medical bills can be expensive, and IMG plans provide the cross-border medical coverage you need for unexpected medical care.

CRISIS SUPPORT

Navigating an emergency in a foreign country is never easy. That's why IMG offers a multilingual staff of nurses, doctors, and case managers that provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as evacuations.

FINANCIAL PROTECTION

Costs can add up while seeking medical treatment. However, access to IMG's physician and provider networks and pharmacy discount programs can help you save on out-of-pocket medical expenses and prescription medications. IMG plans can also help you recoup nonrefundable, prepaid trip costs should an unexpected, covered event interrupt your trip.

PERSONAL PROPERTY

There are some belongings you know you can't live without. IMG has you covered and can reimburse costs if your essential items like luggage or important travel documents are lost, stolen, or damaged during your travels abroad.

SUMMARY OF BENEFITS

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

PHYSICAL HEALTH

Benefit	Coverage
Inpatient/Outpatient Benefits *Subject to Deductible and Coinsurance unless otherwise noted* *Eligible Medical Expenses are limited to Usual, Reasonable and Customary*	
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

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.

SUMMARY OF BENEFITS

Benefit	Coverage

PHYSICAL HEALTH

Prescriptions
Subject to Deductible and Coinsurance unless otherwise noted
Eligible Medical Expenses are limited to Usual, Reasonable and Customary

Charges	Limits per Period of Coverage unless stated as Maximum Limit
Prescription Medication	Up to maximum limit

CRISIS SUPPORT

Emergency Services
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
Emergency Medical Evacuation	$250,000 maximum limit
Emergency Reunion	$50,000 maximum limit
Return of Mortal Remains	$50,000 maximum limit
Political Evacuation	$50,000 maximum limit
Inter-facility Transportation	$2,500 maximum limit

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.

SUMMARY OF BENEFITS

Benefit	Coverage
Other Services *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**
CRISIS SUPPORT — **Terrorism**	$50,000 maximum limit
CRISIS SUPPORT — **Natural Disaster**	$100 per day for five days, $5,000 maximum limit
FINANCIAL PROTECTION — **Accidental Death and Dismemberment**	$25,000 principal sum
FINANCIAL PROTECTION — **Common Carrier Accidental Death**	$100,000 per adult/ $200,000 per family maximum limit
FINANCIAL PROTECTION — **Trip Interruption**	$5,000 limit
FINANCIAL PROTECTION — **Identity Theft**	$500 limit
FINANCIAL PROTECTION — **Felonious Battery**	$10,000 maximum limit
PERSONAL PROPERTY — **Lost Luggage**	$50 maximum per item of personal property, $250 overall maximum
PHYSICAL HEALTH — **Dental Treatment - for unexpected pain**	$100 limit
PHYSICAL HEALTH — **Traumatic Dental Injury**	Up to maximum limit

IMG

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.

GLOBAL
peace of mind®

EXPAND YOUR COVERAGE

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

CRISIS SUPPORT

- **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.*

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.

INNOVATIVE TECHNOLOGY & MEMBER SERVICES

Self-Service Member Portal

MyIMG℠ 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 via our website and through IMG's mobile app to plan documents, 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 Access℠

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

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.

HOW TO GET COVERED

Step 1:
Contact your producer or apply online.

Step 2:
Complete your online application: If applying as a family, you may include yourself, your spouse, and dependents on one application.

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.*

GLOBEHOPPER®

SENIOR

IMG®

Producer Contact Information

Fernando Lopez
10717 Camino Ruiz
Suite 101
San Diego, CA 92126
Phone: (858) 707-0640
reply@andylopez.ws
http://www.andwhyinsurance.com

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.

This brochure contains many of the valuable trademarks, names, titles, logos, images, designs, copyrights and other proprietary materials owned and registered and used by International Medical Group, Inc. and its representatives throughout the world. © 2007-2023 International Medical Group, Inc. All rights reserved.