

A woman with blonde hair, wearing a dark blue pinstriped blazer over a white collared shirt, is smiling and looking down at a document. Another person's head is partially visible on the right side of the frame.

# **IMG Group** **Medical Insurance**

**Setting a higher standard for  
international health care**



INTERNATIONAL MEDICAL GROUP

[www.imglobal.com](http://www.imglobal.com)

# Global Organizations. **Global Solutions.**

Organizations of all sizes and from all nations are making their presence felt in a growing global marketplace, and they are investing millions of dollars each year sending their group members abroad to participate. Businesses are opening international operations and sending their employees to new locations around the world. Not-for-profit and non-governmental organizations are sending their group members into the international field to serve humanity.

Whether it's staff in South America working as civil engineers, missionaries serving on projects in Ghana or Indonesia, crew members working on yachts in the Caribbean or the Mediterranean, or professors teaching at international universities around the globe, organizations share the need for an international health plan that offers proper protection for their group members, regardless of their location, and top-level service that helps them easily conform to new surroundings. The last thing they want is for their group members and their families to worry about accessing quality health care while they are on assignment.

## investing in the success of your organization and your group members

When you offer your group members international health care benefits from International Medical Group® (IMG®), you can alleviate the challenges you may often face in finding the appropriate health care coverage. What sets IMG apart from other companies in the international market is our extensive experience around the world with organizations like yours, combined with our unique products and service offerings. We've not only developed and refined specialized products and solutions for groups to ease the medical challenges their members may face when living or working outside of their home country, but we've proven that our superior service and international resources backs them up.

Our industry leading capabilities, coupled with our care and cost control measures, and technological advancements, have solidified our reputation for excellence. After reviewing these within this booklet, you will find flexible plan options for your organization in the back pocket. By investing in first-class international benefits, you are investing in the success of your global organization and your group members.



# Raising the Bar with **Global Capabilities**

For more than 20 years, IMG has dedicated its efforts to providing international medical insurance, travel insurance and world-class services to the international community. It's our specialty. Our team of quality assured professionals is committed to helping your organization meet its insurance needs, while making sure your group members receive superior service.

Many companies claim to offer great service. At IMG, we have set a higher industry standard by integrating independent credentialing services with in-house, fully owned and operated service divisions. These accreditations promote continuous improvement in quality and efficiency while ensuring ongoing compliance. This enables us to deliver world-class service. We've served over a million people worldwide in more than 170 countries and we're with our clients, wherever they go - bringing support for all their insurance needs.

■ **Single Resource** - All IMG service centers are designed to have the necessary services, staff and capabilities to provide international service, regardless of location. Every department and service division is integrated on the same proprietary system and in real-time. One call. One company. We are the single international resource.

■ **Flexibility** - We provide the flexibility for your organization to design a cost-effective insurance program to meet your specific needs, and to stay in line with your budget. We offer coverage for groups as small as two, up to larger groups of thousands; fully insured, major medical programs with optional life, disability income, dental and vision benefits; and coverage for expatriates,

key local nationals and third country nationals in one program. Additionally, we offer programs for international employers and employees, mission groups, marine crew and international schools and universities.

■ **Locating Providers** - Group members have the freedom to choose any health care provider anywhere in the world. However, for convenience and to help reduce out-of-pocket expenses, we help them easily locate one in their area by providing them with access to two extensive provider networks. These networks include established, globally credentialed physicians and hospitals.





# Raising the Bar with **Global Capabilities**

■ **Comprehensive World-class Services** - Group members have access to the international services they need when they need them most. From routine care to complex case management, they are never far from IMG's support services. Working in multiple time zones, working in multiple languages, and working with multiple currencies are not obstacles for us. We maintain an international staff for our international clients. Our claims specialists and multilingual customer service professionals work seamlessly with group members in order to communicate without barriers. We back up what we promise - Coverage Without Boundaries® that provides Global Peace of Mind®.

- ▶ **International Service Centers** - To ensure that we are available when and where needed, we maintain multiple international service and assistance centers. All services are performed in-house which ensures your group members get the most efficient, quality and cost-effective care available. Our offices provide the benefit of multiple time zones and services in tune with local practices.
- ▶ **International Emergency Care** - When group members are overseas and a medical emergency occurs, they may not be able to wait for regular business hours. With our on-site Chief Medical Officer and his medical staff, group members have 24 hour access to highly qualified coordinators of emergency medical services and international treatment.

- ▶ **Claim Settlement** - We can settle and pay claims directly to providers or to group members via check or direct deposit.
- ▶ **Benefit Verification** - We can quickly provide verification of benefits and explanation of benefits directly to providers.

■ **Accessible Technology** - Through our leading-edge technology we make communication easy. From initial enrollment to future additions and changes, we provide user-friendly, easy-to-access, time saving administrative tools that help manage the program. We provide your group members with access to our proprietary, secure member Web site, MyIMG<sup>SM</sup>, to quickly and easily access real-time information, view the status of claims and manage accounts. Your group members also have access to online group member enrollment forms, Live Chat to speak directly to a Customer Care representative online, and they can easily reach us via email. We will respond to all inquiries promptly. Of course, the phone and fax lines are open as well.

■ **Financial Stability** - 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 our vision of the international marketplace and offers the stability of a well-established insurance company.

\*Sources: Ratings are accurate as of the date of printing and are subject to change.



# Quality Care & Cost Control - Primary Concerns

Whether your group members are seeking care in a local facility or in an unfamiliar location, the quality of the care they receive is a primary concern.

## ■ For Treatment Inside and Outside the U.S.

IMG works closely with your group members to assist them in locating, recommending and coordinating care in order to obtain the most efficient and cost-effective care available, while positively impacting quality in any region of the world. We provide:

- ▶ **Utilization Management** - We evaluate the medical necessity for hospitalizations and out-patient services, so that your group members receive health care in the most appropriate and cost-effective manner.

- ▶ **Comprehensive Case Management** - Our medical personnel assist patients and providers in developing a collaborative approach to highly complex cases requiring detailed management.
- ▶ **Transplant Network Access** - We provide full access to four of the largest and most cost-effective transplant networks in the U.S., and our Transplant Coordination Team provides complete assistance to the patient and the group on transplant cases.
- ▶ **Out-of-Network Claim Negotiation** - We use multiple negotiation strategies to minimize the financial impact of claims that fall outside of your primary network.

## ■ For Treatment Inside the U.S.

Our unique Medical Concierge Service provides your group members with critical information on provider ratings, treatment outcome and cost of care prior to receiving medical treatment for non-emergency medical conditions - all in the area where they are planning treatment. Additionally, group members receive verification of physician admitting privileges, verification of PPO participation, educational material concerning the procedure, assistance with scheduling appointments and more. Armed with these facts, they can make informed decisions about where to have procedures performed, which will effectively reduce their health care costs and generate savings for your health plan. Controlling costs in this manner is beneficial for everyone.

This level of individualized service is unmatched in the international arena. To take advantage of this service, group members simply need to notify the Medical Concierge Service that a procedure is necessary. **Your group members ultimately choose their provider.** However, with the information supplied by the Medical Concierge Service, their decision will be a well-informed one. *Please note due to the high level of data required for this service, Medical Concierge Service and ratings is restricted to facilities within the U.S.*

## SAMPLE REPORT SUMMARY - HEART BYPASS PROCEDURE

Quality Measurement	Facility (*Best value facilities)	Charge	Estimated Cost (Procedure cost to the facility)
★★★★★	Hospital A*	\$54,423	\$24,037
★★★★★	Hospital B*	\$89,559	\$35,036
★★★★	Hospital C*	\$93,325	\$29,048
★★★	Hospital D	\$134,047	\$35,574
★★	Hospital E	\$151,535	\$34,127
★★★	National Average	\$113,182	\$31,831

## ABOUT THE QUALITY MEASUREMENT

The Quality Measurement is a composite measure of four components of hospital value: quality of service, affordability of service, efficiency of service, and patient satisfaction with service.

## MEDICAL CONCIERGE SERVICE - WHY IT WORKS FOR YOU

- ▶ HIGHEST QUALITY FACILITIES
- ▶ COST-EFFECTIVE SAVINGS
- ▶ PROCEDURES CAN BE IN OR OUT-PATIENT
- ▶ RANGE OF PROCEDURES FROM SIMPLE MRI TO COMPLEX TRANSPLANT
- ▶ EMPLOYEES SAVE MONEY
- ▶ HEALTH PLAN SAVES MONEY
- ▶ QUALITY MEASUREMENT SCORES ARE PROVIDED TO ASSURE TREATMENT IN A HIGH QUALITY SETTING

# Service & Technology - **An Unmatched Combination**

Service and technology have always been at the forefront of IMG's expertise, and they continue to be an unmatched combination. Of the many advantages our programs offer, we provide group members access to two extensive provider networks. The ability to access quality health care is of paramount importance when a medical situation arises abroad, and we make it easy to identify and locate providers online. Members have the freedom to choose any physician or health care facility they wish, but our networks provide improved access to health care that's dependable and easy to use while they are on assignment or traveling.

## ■ **Treatment Outside the U.S.**

If group members are seeking treatment outside the U.S., we provide them access to our proprietary **International Provider Access (IPA)**. This database includes more than 17,000 highly qualified physicians and facilities in more than 170 countries that encompass a comprehensive array of specialties to handle any health care emergency. Group members can quickly search by physician or facility name, specialty or location. To help ease any financial burden and up front expense, we have also established direct billing arrangements with many international providers.

## ■ **Treatment Inside the U.S.**

If group members are seeking treatment inside the U.S., the substantial Preferred Provider Organization (PPO) Network is there to serve them. It includes hundreds of thousands of established, highly qualified physicians and facilities, including some of the most well-recognized university medical centers and transplant facilities in the U.S. Choosing a provider in the PPO network can significantly reduce out-of-pocket costs. Group members can easily access both networks online at [www.imgglobal.com](http://www.imgglobal.com) or [myimg.imgglobal.com](http://myimg.imgglobal.com) - a secure, member Web site.

quality, dependable health care  
at your fingertips - anytime, anywhere

## ■ **MyIMG**

To help enhance the global experience, we provide you and your group members with an assortment of interactive services through a secure, user-friendly Web site. Service at your fingertips anytime, anywhere - that's what MyIMG provides. MyIMG is our proprietary online service that allows you and your group members to quickly access information and manage accounts, 24 hours a day, seven days a week, from anywhere in the world.

Our service centers are always available to help or handle emergencies 24 hours a day, but through MyIMG you and your group members can easily manage routine areas and administrative duties, and can save time when it's most needed.

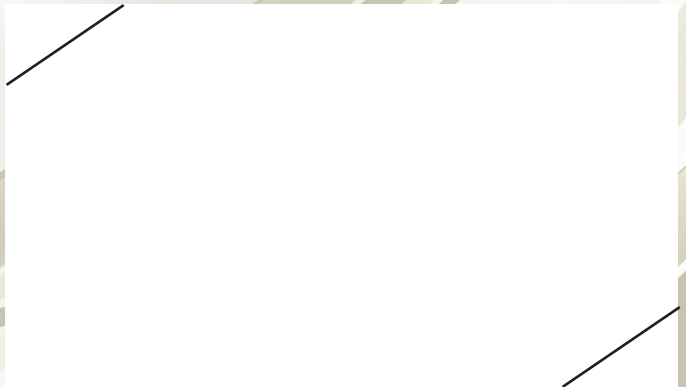
### **Some features include:**

- ▶ Administrator Access Capability
- ▶ Search for Enrollees
- ▶ Check Claim Status
- ▶ Initiate Precertification
- ▶ Find Providers
- ▶ Renew Coverage
- ▶ Forms Library
- ▶ Obtain Certificate Documents
- ▶ Explanation of Benefits & ID Cards
- ▶ Recommend Provider/Facility

These and other advanced technical services give IMG an amazing degree of flexibility that is unmatched by the competition.



## **Your Customized Plan Option**





INTERNATIONAL MEDICAL GROUP

P.O. Box 88509  
Indianapolis, IN 46208-0509 USA  
Telephone: 1.317.655.4500 or  
1.866.368.3724  
Fax: 1.317.655.4505  
Email: [insurance@imglobal.com](mailto:insurance@imglobal.com)  
[www.imglobal.com](http://www.imglobal.com)