

# GEO<sup>SM</sup> Group Program Transfer Form



Please note that these procedures are exclusively for Global Medical Insurance® (GMI) and GEO<sup>SM</sup> Group insureds. This type of portability is not available to other members.

## **TRANSFERRING FROM GMI (INDIVIDUAL INSURANCE PLAN) TO GEO GROUP (GROUP INSURANCE PLAN)**

International Medical Group® (IMG®) will accept, subject to satisfaction of specific group underwriting and eligibility requirements, all GMI insured persons who become eligible for GEO Group coverage due to a change of employers or change in employer-sponsored benefits. Upon acceptance in the GEO Group plan, the length of time previously covered under the GMI plan (on a continuous basis, without break in coverage, as of the date of transfer) will be credited toward any pre-existing condition waiting period or any other applicable waiting period-based benefit contained in the GEO Group certificate.

An eligible insured wishing to transfer from GMI to GEO Group must submit a completed Transfer Form and GEO Enrollment Form. The rules and procedures for dependents shall be the same, provided such dependents meet GMI citizenship/residency requirements and the eligible insured remains insured under either the GEO Group or GMI plan.

## **TRANSFERRING FROM GEO GROUP (GROUP INSURANCE PLAN) TO GMI (INDIVIDUAL INSURANCE PLAN) DUE TO TERMINATION OF, OR LOSS OF, ELIGIBILITY FOR COVERAGE UNDER THE GEO GROUP PLAN**

Upon termination of coverage or loss of eligibility under the GEO Group plan, an eligible insured (a person meeting all the eligibility requirements for coverage under GMI) has the following two options available:

- 1. Full Underwriting of GMI application** – upon approval, all time served under the GEO Group plan will be applied toward the pre-existing condition waiting period or any other applicable waiting period-based benefit of the GMI plan.
- 2. Guaranteed Issue** – you will be guaranteed coverage under the GMI plan. All you need to do is submit a completed application to underwriting. Exclusionary riders, pre-existing condition waiting periods or any other applicable waiting period-based benefit will apply (you won't receive credit for time served in your GEO Group plan).

Regardless of the option selected, the insured must continue to meet these criteria:

- Insured was continuously covered under the GEO Group plan for at least 6 continuous months just prior to the termination of coverage or the loss of eligibility under the GEO Group plan; and
- An eligible insured wishing to transfer from GEO Group to GMI must submit a completed Transfer Form and GMI Application within 30 days of no longer being covered under the GEO Group plan. The transferring insured will be eligible for the GMI "new business rates" for the appropriate age bracket.

The rules and procedures for dependents shall be the same, provided such dependents meet citizenship/residency requirements and the eligible insured remains insured under either the GEO Group or the GMI plan.

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