

## GEM<sup>SM</sup> - Plan Summary

**Global Educators Medical** - A worldwide benefits program designed for full-time employees of international schools



# Understanding Your Market. **Exceeding Your Expectations.**

At International Medical Group® (IMG®), we understand the unique needs and high service standards of the international school community. Since 1990, we've developed and refined systems and processes to deliver the highest level of service to this special market. From routine care to complex case management, group members have access to our international services when they need them most.

- » Dedicated claims staff with examiners that average 12 years of experience
- » 10-15 day turnaround time for claims processing
- » Over 99% guaranteed financial accuracy
- » Chief Medical Officer and medical staff available 24/7 for emergencies
- » Respond to client and provider calls and emails within 24 hours
- » Calls are recorded and stored in our systems
- » Translation and currency conversion for international claims
- » In a typical year, we process charges incurred in 166 countries out of 193 total countries, representing 86% of the world
- » These charges also incurred in 133 different currencies, representing 87% of the world's currencies

It's important to be prepared for any sudden injury or illness that can occur while traveling internationally, and the costs associated with emergency medical treatment. In order to provide the comprehensive, cost-effective plan your organization needs, we designed Global Educators Medical (GEM<sup>SM</sup>). This program offers a wide range of benefits that can be customized to suit your specifications. Your insurance producer and IMG will consult with you to design your plan based on the size and needs of your group.

## Medical Benefits Summary

*The following is a schedule of benefits for GEM. The plans reimburse a Usual, Reasonable and Customary (URC) amount for the treatment you receive. All amounts are shown in U.S. dollars and subject to deductible and coinsurance unless otherwise noted.*

Benefit	Benefit Description
<b>Coverage Area</b>	Worldwide
<b>Maximum Lifetime Benefit Per Person</b>	\$5,000,000
<b>Deductible - Calendar Year</b>	\$100 - 25,000. Deductible is reduced by 50% when using U.S. independent PPO (Maximum of three per family)
<b>Carry Forward Deductible</b>	Expenses incurred during the last three months of a calendar year will be applied toward satisfaction of the deductible for the next calendar year, but only if the deductible was not met during the prior calendar year
<b>Coinsurance Percentages</b> <ul style="list-style-type: none"> <li>■ Medical expenses incurred outside the U.S., Canada, or Puerto Rico</li> <li>■ Medical expenses incurred in the U.S. using the PPO</li> <li>■ Medical expenses incurred in the U.S., Canada, or Puerto Rico outside the PPO</li> </ul>	<ul style="list-style-type: none"> <li>▶ Plan pays 100% of eligible charges after deductible</li> <li>▶ Plan pays 100% of eligible charges after deductible</li> <li>▶ Plan pays 80% up to \$2,500 of eligible charges after deductible; thereafter plan pays 100% of eligible charges</li> </ul>

Benefit	Benefit Description
<b>Physician Office Services</b> <ul style="list-style-type: none"> <li>■ Adult Wellness Benefit</li> <li>■ Child Wellness Benefit</li> <li>■ Illness or Accident Benefit</li> </ul>	<ul style="list-style-type: none"> <li>▶ Plan pays up to \$500 per calendar year</li> <li>▶ Plan pays up to \$500 per calendar year</li> <li>▶ Subject to deductible &amp; coinsurance</li> </ul>
<b>Hospital Services</b> <ul style="list-style-type: none"> <li>■ In-patient &amp; Out-patient Emergency Room (injury &amp; illness)</li> </ul>	<ul style="list-style-type: none"> <li>▶ Subject to deductible &amp; coinsurance</li> </ul>
<b>Eligible Medical Expenses</b>	Subject to deductible & coinsurance
<b>Local Ambulance</b>	Subject to deductible & coinsurance for emergency local transport deemed medically necessary
<b>Emergency Medical Evacuation</b>	Up to the lifetime maximum benefit per person
<b>Emergency Reunion</b>	\$10,000 per insured person (return to home country)
<b>Return of Mortal Remains</b>	\$10,000 per insured person (return to home country)
<b>Maternity Coverage</b> <ul style="list-style-type: none"> <li>■ Pre-natal Care - Delivery of Newborn - Post-natal Care</li> <li>■ Newborn Baby Care (Well-Baby)</li> </ul>	Covered same as any illness <ul style="list-style-type: none"> <li>▶ Subject to deductible and coinsurance</li> <li>▶ Routine care for the first 31 days of life</li> </ul>
<b>Human Organ Covered Transplant</b>	\$5,000,000 lifetime maximum inside transplant network facilities
<b>Durable Medical Equipment</b>	\$10,000 lifetime maximum benefit
<b>Home Health Care &amp; Extended Care Facility</b>	URC up to a maximum of 90 days coverage
<b>Chiropractic Care</b>	\$30 per visit, maximum of \$1,000 per calendar year
<b>Physical Therapy</b>	\$50 maximum benefit per visit
<b>Prescription Drugs</b> - Mail order and retail pharmacies	URC
<b>Supplemental Accident</b>	\$300 benefit per accident, deductible and coinsurance thereafter
<b>Vision Benefit</b> <ul style="list-style-type: none"> <li>■ Exams</li> <li>■ Materials (frames, lenses, contacts)</li> </ul>	<ul style="list-style-type: none"> <li>▶ \$100 per 24 months</li> <li>▶ \$150 per 24 months</li> </ul>
<b>Mental/Nervous, Alcohol &amp; Substance Abuse Treatment</b>	\$25,000 lifetime maximum. In-patient - Maximum of 30 days confinement. Out-patient - payable at 50% after deductible
<b>Family Counseling</b>	\$500 lifetime maximum
<b>Bereavement Counseling</b>	\$100 benefit per person within six months of the covered insured person's death
<b>Pre-admission Certification</b>	Failure to precertify maternity, admissions, and surgeries could reduce benefits
<b>Complementary Medicine Benefits</b>	Acupuncture \$150; Aroma Therapy \$50; Herbal Therapy \$50; Magnetic Therapy \$75; Massage Therapy \$150; Vitamin Therapy \$100
<b>Hospice Care</b>	Up to the lifetime maximum

# Optional Dental Insurance

As a complement to the medical benefits, GEM offers the following optional dental coverage. All amounts are in U.S. dollars.

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
<b>Schedule of Benefits</b>			
Class I, Diagnostic, Preventive <i>(Emergency Palliative Treatment - Not subject to deductible)</i>	100%	100%	100%
Class II, Basic Service <i>(X-Rays, oral surgery, extractions, endodontics, periodontics, anesthesia)</i>	80%	80%	80%
Class III, Major Services <i>(Prosthodontics (bridges, partial dentures), Major restorative services (crowns, inlays))</i>	50%	50%	50%
Orthodontia	0%	50%	50%

## Additional Information

The following is a summary of items that are excluded from coverage\* under GEM.

■ Pre-existing conditions\* ■ War and terrorism (limited “innocent bystander” coverage is included under the plan) ■ 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 ■ Charges resulting from or during the commission of a crime or felony ■ Speech, vocational, occupational, biofeedback, 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

## Emergency Travel Assistance Services

Even the smallest disruption can be an emergency when your group members are abroad. We offer a complete array of emergency travel assistance services so they can spend more time enjoying their international experience and spend less time worrying about the smaller issues. Some services provided include:

- » Emergency travel arrangements
- » Lost passport/travel documents assistance
- » Lost luggage assistance
- » Embassy or consulate referrals
- » Emergency message relay
- » Emergency prescription replacement
- » Medical referrals
- » 24-hour medical monitoring
- » Emergency cash transfer and emergency translations
- » Legal referrals

\*Pre-existing conditions means any illness or injury for which you receive any diagnosis, medical advice or treatment, or take any prescribed drug, or where distinct symptoms are evident, during the 6 months immediately preceding the effective date of GEM coverage. If you have been covered continuously by a previous health plan without a significant break in coverage (defined as 63 days), credit will be given for the time you were covered. If you were not covered by another plan, any expenses incurred in the first 12 consecutive months due to pre-existing conditions are not covered.

The benefits, coverages and exclusions listed herein are only a summary and is subject to the specific terms and conditions of the plan concerning eligible benefits, limitations, eligibility and exclusions. 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. 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.