



Our comprehensive selection of long-term group products, coupled with our flexibility and simplified plan administration, allows for customized coverage to fit your specialized needs.

■ **GEOSM GROUP**

A comprehensive, yet cost-effective plan that provides flexible benefit and service options tailored specifically for employers who need international group medical coverage for their employees around the globe.

Highlights

- » Coverage area options
- » Flexible plan designs
- » Full group takeover/Replacement provision available
- » Tiered group underwriting
- » COBRA and HIPAA like options
- » Medical History Disregarded underwriting options
- » Enhanced benefit option for U.S.-based employers

Designed for

- » Multinational employers with two or more employees
- » U.S. or non-U.S. expatriate employees
- » Third country or key local nationals
- » Independently contracted employees

■ **MP+ INTERNATIONAL[®]**

Provides comprehensive medical insurance to missionary groups and offers continuous coverage while overseas and back in the U.S. while on furlough or deputation.

Highlights

- » Benefit design and cutting-edge services that promote rate stability
- » Simplified underwriting for groups of 25 or more
- » Maximum limit up to \$5,000,000
- » A plan chosen by hundreds of mission sending organizations

Designed for

- » Mission sending organizations with two or more international missionaries

■ **INTERNATIONAL MARINE MEDICAL INSURANCESM**

Provides comprehensive medical insurance to marine crew by offering continuous coverage worldwide.

Highlights

- » Worldwide coverage including country of citizenship
- » Amateur Sailboat Racing
- » Maximum Limit up to \$1,000,000
- » Scuba diving coverage

Designed for

- » Professional yacht captains and crew
- » Cruise line employees
- » Any professional marine crew member

■ **CREWSELECT INTERNATIONALSM**

A comprehensive and portable international medical insurance plan designed specifically for individuals or groups of professional marine captains, officers, and crew of a common vessel.

Highlights

- » Maximum Limit up to \$8,000,000
- » Recreational water sports coverage
- » Available in three currencies
- » Special Crew Member Return benefit
- » Scuba diving up to 30 meters

Designed for

- » Professional yacht captains and crew
- » Cruise line employees
- » Any professional marine crew member

■ **GLOBAL EDUCATOR'S MEDICAL (GEMSM)**

A comprehensive plan that meets the needs of expatriate faculty and staff of international schools around the world.

Highlights

- » Maximum Limit up to \$5,000,000
- » Wellness up to \$500
- » Mail order Rx

Designed for

- » Primary or secondary international schools
- » Universities and colleges
- » Educational institutions

■ **GLOBAL GROUP**

A flexible group option available for two or more individuals or families that allow them to choose a plan that best fits their own needs.

Highlights

- » Each group member has his/her choice of deductible, plan design, optional riders, and coverage area
- » Plan is portable to the member if he/she leaves the group
- » Administrator chooses contribution amount (0-100% of the premium)

Designed for

- » Groups that don't meet our other group plan guidelines
- » Group members that need the individual plan flexibility

For more information, please contact:

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