

(New Business Rates Effective 2/1/2016. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

| Deductibles | \$250 | | \$500 | | \$1,000 | | \$2,500 | | \$5,000 | | \$10,000 | |
|--|---|--------|--|--------|--|---|--|--------|--|--------|--|--------|
| | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE |
| 14 days to 9 years** | First 2 no additional cost* - Then 298 | | First 2 no additional cost* - Then 259 | | First 2 no additional cost* - Then 202 | | First 2 no additional cost* - Then 177 | | First 2 no additional cost* - Then 162 | | First 2 no additional cost* - Then 144 | |
| 10 to 18** | 305 | | 272 | | 224 | | 208 | | 196 | | 173 | |
| <p>*The first two Dependent Children from the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Crew Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Crew Medical Insurance plan. Children applying with no parent or guardian insured by Global Crew Medical Insurance must use the Male 19 to 24 rates.</p> | | | | | | | | | | | | |
| 19 to 24 | 690 | 861 | 598 | 848 | 466 | 650 | 405 | 566 | 319 | 454 | 283 | 391 |
| 25 to 29 | 729 | 981 | 636 | 953 | 495 | 734 | 432 | 637 | 338 | 530 | 301 | 417 |
| 30 to 34 | 816 | 1,085 | 702 | 1,022 | 544 | 791 | 477 | 690 | 374 | 554 | 332 | 471 |
| 35 to 39 | 932 | 1,307 | 755 | 1,159 | 585 | 900 | 512 | 778 | 400 | 648 | 357 | 506 |
| 40 to 44 | 1,179 | 1,435 | 957 | 1,248 | 635 | 978 | 556 | 856 | 532 | 663 | 472 | 590 |
| 45 to 49 | 1,313 | 1,583 | 1,077 | 1,346 | 833 | 1,041 | 727 | 907 | 593 | 716 | 528 | 637 |
| 50 to 54 | 1,603 | 1,761 | 1,359 | 1,518 | 1,050 | 1,178 | 916 | 1,048 | 779 | 868 | 692 | 774 |
| 55 to 59 | 1,975 | 1,975 | 1,717 | 1,717 | 1,329 | 1,328 | 1,159 | 1,159 | 976 | 983 | 867 | 876 |
| 60 to 64 | 2,908 | 2,736 | 2,649 | 2,479 | 2,234 | 1,880 | 2,022 | 1,815 | 1,690 | 1,501 | 1,504 | 1,336 |
| 65 to 69 | 6,072 | 5,268 | 5,811 | 5,038 | 5,436 | 4,588 | 4,179 | 3,410 | 3,654 | 3,272 | 3,252 | 2,912 |
| 70 to 74 | Please contact IMG or your Producer for premium information | | | | | | | | | | | |
| Optional Dental & Vision Rider \$570 annual premium | | | | | | Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 | | | | | | |

*Except for Global Group, IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s) prior to the expiration date.

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

Global Crew Medical Insurance® - BRONZE

WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN



(New Business Rates Effective 2/1/2016. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

| Deductibles | \$250 | | \$500 | | \$1,000 | | \$2,500 | | \$5,000 | | \$10,000 | |
|--|---|--------|--|--------|--|---|--|--------|--|--------|--|--------|
| | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE |
| 14 days to 9 years** | First 2 no additional cost* - Then 223 | | First 2 no additional cost* - Then 195 | | First 2 no additional cost* - Then 152 | | First 2 no additional cost* - Then 133 | | First 2 no additional cost* - Then 123 | | First 2 no additional cost* - Then 107 | |
| 10 to 18** | 229 | | 204 | | 169 | | 157 | | 147 | | 129 | |
| <p>*The first two Dependent Children from the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Crew Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Crew Medical Insurance plan. Children applying with no parent or guardian insured by Global Crew Medical Insurance must use the Male 19 to 24 rates.</p> | | | | | | | | | | | | |
| 19 to 24 | 519 | 645 | 448 | 635 | 349 | 487 | 305 | 424 | 239 | 341 | 212 | 294 |
| 25 to 29 | 547 | 736 | 478 | 716 | 371 | 550 | 323 | 479 | 254 | 397 | 225 | 314 |
| 30 to 34 | 612 | 814 | 527 | 767 | 407 | 594 | 357 | 518 | 280 | 416 | 249 | 355 |
| 35 to 39 | 701 | 981 | 567 | 871 | 438 | 676 | 385 | 584 | 301 | 487 | 268 | 379 |
| 40 to 44 | 883 | 1,077 | 717 | 936 | 476 | 734 | 417 | 642 | 399 | 500 | 355 | 442 |
| 45 to 49 | 984 | 1,187 | 807 | 1,010 | 626 | 782 | 545 | 681 | 444 | 537 | 396 | 477 |
| 50 to 54 | 1,202 | 1,321 | 1,020 | 1,138 | 787 | 883 | 688 | 785 | 584 | 652 | 520 | 581 |
| 55 to 59 | 1,481 | 1,481 | 1,287 | 1,287 | 997 | 996 | 868 | 868 | 731 | 737 | 651 | 656 |
| 60 to 64 | 2,181 | 2,053 | 1,987 | 1,859 | 1,675 | 1,479 | 1,517 | 1,362 | 1,267 | 1,127 | 1,129 | 1,002 |
| 65 to 69 | 4,553 | 3,951 | 4,359 | 3,779 | 4,078 | 3,441 | 3,134 | 2,558 | 2,741 | 2,454 | 2,439 | 2,184 |
| 70 to 74 | Please contact IMG or your Producer for premium information | | | | | | | | | | | |
| Optional Dental & Vision Rider \$460 annual premium | | | | | | Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 | | | | | | |

*Except for Global Group, IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s) prior to the expiration date.

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

(New Business Rates Effective 2/1/2016. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

| Deductibles | \$250 | | \$500 | | \$1,000 | | \$2,500 | | \$5,000 | | \$10,000 | |
|--|---|--------|--|--------|--|--------|---|--------|--|--------|--|--------|
| | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE |
| 14 days to 9 years** | First 2 no additional cost* - Then 344 | | First 2 no additional cost* - Then 300 | | First 2 no additional cost* - Then 233 | | First 2 no additional cost* - Then 205 | | First 2 no additional cost* - Then 187 | | First 2 no additional cost* - Then 167 | |
| 10 to 18** | 352 | | 314 | | 259 | | 241 | | 227 | | 201 | |
| <p>*The first two Dependent Children from the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Crew Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Crew Medical Insurance plan. Children applying with no parent or guardian insured by Global Crew Medical Insurance must use the Male 19 to 24 rates.</p> | | | | | | | | | | | | |
| 19 to 24 | 798 | 995 | 691 | 980 | 538 | 751 | 469 | 654 | 368 | 525 | 327 | 452 |
| 25 to 29 | 843 | 1,134 | 736 | 1,102 | 572 | 849 | 499 | 737 | 391 | 613 | 348 | 482 |
| 30 to 34 | 943 | 1,255 | 812 | 1,182 | 629 | 915 | 552 | 798 | 433 | 641 | 384 | 545 |
| 35 to 39 | 1,077 | 1,511 | 873 | 1,340 | 676 | 1,041 | 592 | 899 | 462 | 749 | 413 | 585 |
| 40 to 44 | 1,363 | 1,659 | 1,106 | 1,443 | 734 | 1,130 | 643 | 990 | 615 | 766 | 546 | 682 |
| 45 to 49 | 1,518 | 1,830 | 1,245 | 1,557 | 964 | 1,203 | 840 | 1,049 | 686 | 827 | 610 | 737 |
| 50 to 54 | 1,853 | 2,036 | 1,571 | 1,755 | 1,214 | 1,361 | 1,059 | 1,211 | 900 | 1,004 | 800 | 895 |
| 55 to 59 | 2,284 | 2,284 | 1,985 | 1,985 | 1,537 | 1,535 | 1,340 | 1,340 | 1,128 | 1,137 | 1,003 | 1,013 |
| 60 to 64 | 3,362 | 3,163 | 3,063 | 2,866 | 2,582 | 2,279 | 2,338 | 2,098 | 1,953 | 1,735 | 1,739 | 1,545 |
| 65 to 69 | 7,020 | 6,090 | 6,718 | 5,824 | 6,284 | 5,304 | 4,831 | 3,943 | 4,224 | 3,782 | 3,759 | 3,367 |
| 70 to 74 | Please contact IMG or your Producer for premium information | | | | | | | | | | | |
| Optional Dental & Vision Rider \$570 annual premium | | | | | | | Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 | | | | | |

*Except for Global Group, IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s) prior to the expiration date.

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

Global Crew Medical Insurance® - SILVER

WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN



(New Business Rates Effective 2/1/2016. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

| Deductibles | \$250 | | \$500 | | \$1,000 | | \$2,500 | | \$5,000 | | \$10,000 | |
|--|---|--------|--|--------|--|--------|---|--------|--|--------|--|--------|
| | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE |
| 14 days to 9 years** | First 2 no additional cost* - Then 258 | | First 2 no additional cost* - Then 226 | | First 2 no additional cost* - Then 175 | | First 2 no additional cost* - Then 154 | | First 2 no additional cost* - Then 142 | | First 2 no additional cost* - Then 124 | |
| 10 to 18** | 265 | | 235 | | 195 | | 181 | | 170 | | 149 | |
| <p>*The first two Dependent Children from the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Crew Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Crew Medical Insurance plan. Children applying with no parent or guardian insured by Global Crew Medical Insurance must use the Male 19 to 24 rates.</p> | | | | | | | | | | | | |
| 19 to 24 | 600 | 746 | 518 | 734 | 403 | 562 | 352 | 491 | 276 | 395 | 245 | 340 |
| 25 to 29 | 632 | 851 | 553 | 827 | 428 | 635 | 374 | 554 | 293 | 459 | 261 | 363 |
| 30 to 34 | 707 | 941 | 609 | 887 | 471 | 687 | 413 | 598 | 324 | 481 | 288 | 410 |
| 35 to 39 | 810 | 1,134 | 655 | 1,007 | 507 | 782 | 445 | 675 | 348 | 562 | 310 | 438 |
| 40 to 44 | 1,021 | 1,245 | 828 | 1,082 | 550 | 848 | 482 | 742 | 461 | 578 | 410 | 511 |
| 45 to 49 | 1,138 | 1,372 | 933 | 1,167 | 724 | 904 | 630 | 787 | 513 | 621 | 458 | 552 |
| 50 to 54 | 1,390 | 1,527 | 1,179 | 1,316 | 910 | 1,021 | 796 | 908 | 675 | 754 | 601 | 671 |
| 55 to 59 | 1,712 | 1,712 | 1,488 | 1,488 | 1,152 | 1,151 | 1,004 | 1,004 | 845 | 852 | 752 | 759 |
| 60 to 64 | 2,521 | 2,373 | 2,297 | 2,149 | 1,937 | 1,710 | 1,754 | 1,575 | 1,465 | 1,303 | 1,305 | 1,159 |
| 65 to 69 | 5,264 | 4,567 | 5,039 | 4,369 | 4,714 | 3,979 | 3,623 | 2,957 | 3,169 | 2,837 | 2,820 | 2,524 |
| 70 to 74 | Please contact IMG or your Producer for premium information | | | | | | | | | | | |
| Optional Dental & Vision Rider \$460 annual premium | | | | | | | Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 | | | | | |

*Except for Global Group, IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s) prior to the expiration date.

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.



(New Business Rates Effective 2/1/2016. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

| Deductibles | \$250 | | \$500 | | \$1,000 | | \$2,500 | | \$5,000 | | \$10,000 | | \$25,000 | |
|---|---|--------|--|--------|--|--------|---|--------|--|--------|--|--------|--|--------|
| | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE |
| 14 days to 9 years** | First 2 no additional cost* - Then 479 | | First 2 no additional cost* - Then 409 | | First 2 no additional cost* - Then 306 | | First 2 no additional cost* - Then 278 | | First 2 no additional cost* - Then 245 | | First 2 no additional cost* - Then 222 | | First 2 no additional cost* - Then 200 | |
| 10 to 18** | 530 | | 432 | | 338 | | 306 | | 274 | | 245 | | 221 | |
| *The first two Dependent Children from the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Crew Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Crew Medical Insurance plan. Children applying with no parent or guardian insured by Global Crew Medical Insurance must use the Male 19 to 24 rates. | | | | | | | | | | | | | | |
| 19 to 24 | 1,106 | 1,456 | 952 | 1,380 | 761 | 1,020 | 658 | 882 | 513 | 711 | 405 | 537 | 365 | 484 |
| 25 to 29 | 1,131 | 1,607 | 973 | 1,499 | 778 | 1,105 | 674 | 956 | 525 | 746 | 415 | 550 | 374 | 495 |
| 30 to 34 | 1,201 | 1,729 | 1,032 | 1,590 | 826 | 1,207 | 718 | 1,050 | 565 | 852 | 446 | 638 | 401 | 574 |
| 35 to 39 | 1,247 | 1,917 | 1,073 | 1,684 | 858 | 1,252 | 747 | 1,090 | 586 | 885 | 463 | 662 | 417 | 595 |
| 40 to 44 | 1,638 | 2,142 | 1,499 | 1,949 | 1,199 | 1,439 | 1,031 | 1,361 | 804 | 1,038 | 635 | 813 | 572 | 659 |
| 45 to 49 | 1,897 | 2,294 | 1,725 | 2,104 | 1,329 | 1,595 | 1,196 | 1,436 | 974 | 1,121 | 770 | 885 | 693 | 797 |
| 50 to 54 | 2,255 | 2,431 | 2,030 | 2,212 | 1,623 | 1,769 | 1,502 | 1,637 | 1,201 | 1,309 | 949 | 1,034 | 854 | 931 |
| 55 to 59 | 2,992 | 2,908 | 2,663 | 2,583 | 2,170 | 2,106 | 1,834 | 1,779 | 1,540 | 1,494 | 1,218 | 1,180 | 1,096 | 1,062 |
| 60 to 64 | 4,202 | 3,963 | 3,929 | 3,682 | 3,144 | 2,907 | 2,955 | 2,733 | 2,482 | 2,196 | 2,035 | 1,812 | 1,832 | 1,630 |
| 65 to 69 | 8,406 | 7,557 | 8,153 | 7,069 | 7,583 | 6,483 | 5,876 | 5,406 | 5,171 | 4,758 | 4,240 | 3,901 | 3,816 | 3,511 |
| 70 to 74 | Please contact IMG or your Producer for premium information | | | | | | | | | | | | | |
| Optional Dental & Vision Rider \$570 annual premium | | | | | | | Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 | | | | | | | |

*Except for Global Group, IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s) prior to the expiration date.

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

Global Crew Medical Insurance® - GOLD (For enhanced, long-term benefits, see Gold Plus plan option)

WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN



(New Business Rates Effective 2/1/2016. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

| Deductibles | \$250 | | \$500 | | \$1,000 | | \$2,500 | | \$5,000 | | \$10,000 | | \$25,000 | |
|---|---|--------|--|--------|--|--------|--|---|--|--------|--|--------|--|--------|
| | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE |
| 14 days to 9 years** | First 2 no additional cost* - Then 353 | | First 2 no additional cost* - Then 302 | | First 2 no additional cost* - Then 226 | | First 2 no additional cost* - Then 206 | | First 2 no additional cost* - Then 182 | | First 2 no additional cost* - Then 165 | | First 2 no additional cost* - Then 148 | |
| 10 to 18** | 391 | | 319 | | 250 | | 227 | | 203 | | 182 | | 164 | |
| *The first two Dependent Children from the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Crew Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Crew Medical Insurance plan. Children applying with no parent or guardian insured by Global Crew Medical Insurance must use the Male 19 to 24 rates. | | | | | | | | | | | | | | |
| 19 to 24 | 819 | 1,078 | 704 | 1,021 | 564 | 754 | 487 | 653 | 380 | 526 | 300 | 398 | 270 | 358 |
| 25 to 29 | 837 | 1,189 | 720 | 1,110 | 577 | 819 | 498 | 707 | 389 | 552 | 307 | 407 | 277 | 366 |
| 30 to 34 | 888 | 1,280 | 764 | 1,177 | 611 | 893 | 532 | 776 | 417 | 630 | 330 | 472 | 297 | 425 |
| 35 to 39 | 923 | 1,418 | 794 | 1,246 | 634 | 927 | 553 | 807 | 434 | 655 | 342 | 489 | 308 | 440 |
| 40 to 44 | 1,212 | 1,584 | 1,110 | 1,442 | 887 | 1,065 | 763 | 1,007 | 595 | 767 | 470 | 602 | 423 | 542 |
| 45 to 49 | 1,404 | 1,698 | 1,277 | 1,557 | 983 | 1,180 | 885 | 1,062 | 722 | 829 | 570 | 655 | 513 | 590 |
| 50 to 54 | 1,669 | 1,799 | 1,502 | 1,637 | 1,201 | 1,309 | 1,111 | 1,211 | 889 | 969 | 702 | 765 | 632 | 689 |
| 55 to 59 | 2,215 | 2,152 | 1,971 | 1,912 | 1,607 | 1,558 | 1,357 | 1,317 | 1,140 | 1,106 | 900 | 874 | 810 | 787 |
| 60 to 64 | 3,110 | 2,932 | 2,907 | 2,724 | 2,326 | 2,152 | 2,187 | 2,022 | 1,837 | 1,625 | 1,506 | 1,341 | 1,356 | 1,207 |
| 65 to 69 | 6,221 | 5,593 | 6,033 | 5,231 | 5,611 | 4,797 | 4,349 | 4,000 | 3,827 | 3,521 | 3,138 | 2,887 | 2,824 | 2,599 |
| 70 to 74 | Please contact IMG or your Producer for premium information | | | | | | | | | | | | | |
| Optional Dental & Vision Rider \$460 annual premium | | | | | | | | Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 | | | | | | |

*Except for Global Group, IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s) prior to the expiration date.

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

(New Business Rates Effective 2/1/2016. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

| Deductibles | \$250 | | \$500 | | \$1,000 | | \$2,500 | | \$5,000 | | \$10,000 | | \$25,000 | |
|---|---|--------|--|--------|--|--------|--|---|--|--------|--|--------|--|--------|
| | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE |
| 14 days to 9 years** | First 2 no additional cost* - Then 641 | | First 2 no additional cost* - Then 540 | | First 2 no additional cost* - Then 411 | | First 2 no additional cost* - Then 373 | | First 2 no additional cost* - Then 334 | | First 2 no additional cost* - Then 289 | | First 2 no additional cost* - Then 260 | |
| 10 to 18** | 695 | | 567 | | 439 | | 400 | | 355 | | 323 | | 290 | |
| *The first two Dependent Children from the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Crew Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Crew Medical Insurance plan. Children applying with no parent or guardian insured by Global Crew Medical Insurance must use the Male 19 to 24 rates. | | | | | | | | | | | | | | |
| 19 to 24 | 1,259 | 1,767 | 1,047 | 1,469 | 812 | 1,140 | 714 | 1,003 | 585 | 821 | 447 | 627 | 402 | 564 |
| 25 to 29 | 1,268 | 1,901 | 1,090 | 1,635 | 845 | 1,268 | 743 | 1,115 | 608 | 912 | 464 | 698 | 418 | 628 |
| 30 to 34 | 1,465 | 2,266 | 1,220 | 1,886 | 945 | 1,462 | 832 | 1,286 | 680 | 1,053 | 520 | 803 | 468 | 723 |
| 35 to 39 | 1,635 | 2,548 | 1,360 | 2,121 | 1,054 | 1,644 | 928 | 1,446 | 760 | 1,184 | 580 | 905 | 522 | 814 |
| 40 to 44 | 2,108 | 2,811 | 1,755 | 2,340 | 1,360 | 1,814 | 1,197 | 1,596 | 980 | 1,306 | 748 | 997 | 673 | 898 |
| 45 to 49 | 2,636 | 3,031 | 2,193 | 2,522 | 1,700 | 1,955 | 1,497 | 1,721 | 1,224 | 1,408 | 935 | 1,076 | 842 | 968 |
| 50 to 54 | 4,642 | 5,014 | 4,467 | 4,818 | 3,968 | 4,285 | 3,491 | 3,770 | 2,857 | 3,086 | 2,182 | 2,357 | 1,964 | 2,121 |
| 55 to 59 | 6,239 | 6,124 | 6,066 | 5,950 | 5,430 | 5,373 | 4,779 | 4,728 | 3,910 | 3,868 | 2,987 | 2,955 | 2,688 | 2,659 |
| 60 to 64 | 7,782 | 7,151 | 7,554 | 6,938 | 6,701 | 6,239 | 5,897 | 5,490 | 4,825 | 4,492 | 3,685 | 3,431 | 3,317 | 3,088 |
| 65 to 69 | 17,447 | 15,136 | 16,753 | 14,546 | 16,176 | 13,865 | 13,426 | 11,508 | 10,029 | 8,596 | 8,897 | 7,626 | 8,007 | 6,863 |
| 70 to 74 | Please contact IMG or your Producer for premium information | | | | | | | | | | | | | |
| Optional Dental & Vision Rider \$570 annual premium | | | | | | | | Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 | | | | | | |

*Except for Global Group, IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s) prior to the expiration date.

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

Global Crew Medical Insurance® - GOLD PLUS

WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN



(New Business Rates Effective 2/1/2016. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

| Deductibles | \$250 | | \$500 | | \$1,000 | | \$2,500 | | \$5,000 | | \$10,000 | | \$25,000 | |
|---|---|--------|--|--------|--|--------|---|--------|--|--------|--|--------|--|--------|
| | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE |
| 14 days to 9 years** | First 2 no additional cost* - Then 479 | | First 2 no additional cost* - Then 405 | | First 2 no additional cost* - Then 312 | | First 2 no additional cost* - Then 278 | | First 2 no additional cost* - Then 251 | | First 2 no additional cost* - Then 222 | | First 2 no additional cost* - Then 200 | |
| 10 to 18** | 521 | | 426 | | 331 | | 299 | | 269 | | 241 | | 217 | |
| *The first two Dependent Children from the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Crew Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Crew Medical Insurance plan. Children applying with no parent or guardian insured by Global Crew Medical Insurance must use the Male 19 to 24 rates. | | | | | | | | | | | | | | |
| 19 to 24 | 944 | 1,325 | 786 | 1,103 | 609 | 855 | 536 | 753 | 439 | 616 | 335 | 470 | 301 | 423 |
| 25 to 29 | 950 | 1,427 | 818 | 1,226 | 633 | 950 | 558 | 836 | 456 | 685 | 349 | 522 | 314 | 470 |
| 30 to 34 | 1,100 | 1,699 | 915 | 1,414 | 710 | 1,097 | 623 | 965 | 510 | 789 | 390 | 603 | 351 | 542 |
| 35 to 39 | 1,226 | 1,912 | 1,020 | 1,591 | 791 | 1,234 | 697 | 1,086 | 570 | 888 | 435 | 678 | 391 | 610 |
| 40 to 44 | 1,582 | 2,108 | 1,316 | 1,755 | 1,020 | 1,360 | 898 | 1,197 | 735 | 980 | 561 | 748 | 505 | 673 |
| 45 to 49 | 1,977 | 2,276 | 1,645 | 1,893 | 1,275 | 1,468 | 1,123 | 1,292 | 918 | 1,057 | 702 | 808 | 632 | 727 |
| 50 to 54 | 3,952 | 4,121 | 3,481 | 3,631 | 2,976 | 3,213 | 2,618 | 2,829 | 2,143 | 2,314 | 1,637 | 1,768 | 1,473 | 1,591 |
| 55 to 59 | 4,679 | 4,593 | 4,550 | 4,464 | 4,073 | 4,030 | 3,584 | 3,547 | 2,932 | 2,902 | 2,240 | 2,217 | 2,016 | 1,995 |
| 60 to 64 | 5,836 | 5,364 | 5,666 | 5,204 | 5,026 | 4,679 | 4,423 | 4,118 | 3,619 | 3,369 | 2,764 | 2,573 | 2,488 | 2,316 |
| 65 to 69 | 13,085 | 11,352 | 12,566 | 10,911 | 12,132 | 10,399 | 10,069 | 8,631 | 7,522 | 6,447 | 6,673 | 5,719 | 6,006 | 5,147 |
| 70 to 74 | Please contact IMG or your Producer for premium information | | | | | | | | | | | | | |
| Optional Dental & Vision Rider \$460 annual premium | | | | | | | Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 | | | | | | | |

*Except for Global Group, IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s) prior to the expiration date.

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

(New Business Rates Effective 2/1/2016. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

| Deductibles | \$100 | | \$250 | | \$500 | | \$1,000 | | \$2,500 | | \$5,000 | | \$10,000 | | \$25,000 | |
|---|---|--------|--|--------|--|--------|--|--------|--|--------|--|--------|--|--------|--|--------|
| AGE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE |
| 14 days to 9 years** | First 2 no additional cost* - Then 2,357 | | First 2 no additional cost* - Then 2,145 | | First 2 no additional cost* - Then 1,923 | | First 2 no additional cost* - Then 1,638 | | First 2 no additional cost* - Then 1,550 | | First 2 no additional cost* - Then 1,466 | | First 2 no additional cost* - Then 1,394 | | First 2 no additional cost* - Then 1,255 | |
| 10 to 18** | 2,493 | | 2,266 | | 1,985 | | 1,704 | | 1,611 | | 1,521 | | 1,442 | | 1,298 | |
| *The first two Dependent Children from the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Crew Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Crew Medical Insurance plan. Children applying with no parent or guardian insured by Global Crew Medical Insurance must use the Male 19 to 24 rates. | | | | | | | | | | | | | | | | |
| 19 to 24 | 3,908 | 5,947 | 3,569 | 5,373 | 3,152 | 5,142 | 2,605 | 3,837 | 2,371 | 3,453 | 2,058 | 2,762 | 1,745 | 2,418 | 1,571 | 2,176 |
| 25 to 29 | 4,021 | 7,324 | 3,672 | 6,615 | 3,244 | 6,332 | 2,680 | 4,725 | 2,439 | 4,253 | 2,118 | 3,733 | 1,796 | 2,788 | 1,617 | 2,509 |
| 30 to 34 | 4,386 | 8,299 | 4,006 | 7,496 | 3,538 | 6,961 | 2,924 | 5,354 | 2,661 | 4,819 | 2,310 | 4,230 | 1,959 | 3,267 | 1,763 | 2,940 |
| 35 to 39 | 4,630 | 9,216 | 4,229 | 8,324 | 3,735 | 7,552 | 3,087 | 5,946 | 2,809 | 5,351 | 2,438 | 4,697 | 2,068 | 3,389 | 1,861 | 3,050 |
| 40 to 44 | 5,687 | 10,080 | 5,194 | 9,105 | 4,587 | 8,195 | 3,791 | 6,503 | 3,450 | 5,853 | 2,994 | 5,138 | 2,464 | 3,902 | 2,218 | 3,512 |
| 45 to 49 | 6,956 | 8,028 | 6,354 | 7,251 | 5,751 | 6,008 | 4,638 | 5,180 | 4,220 | 4,662 | 3,663 | 4,092 | 2,968 | 3,108 | 2,671 | 2,797 |
| 50 to 54 | 14,707 | 16,712 | 13,342 | 15,253 | 13,131 | 14,020 | 10,505 | 11,216 | 9,559 | 10,094 | 8,299 | 8,861 | 6,723 | 7,066 | 6,051 | 6,360 |
| 55 to 59 | 20,921 | 20,621 | 19,109 | 18,684 | 17,435 | 17,299 | 13,948 | 13,840 | 12,693 | 12,455 | 11,019 | 10,933 | 8,648 | 8,580 | 7,783 | 7,722 |
| 60 to 64 | 23,227 | 22,058 | 21,070 | 20,194 | 19,576 | 18,486 | 16,591 | 15,535 | 15,098 | 13,981 | 13,106 | 12,272 | 10,783 | 9,787 | 9,705 | 8,808 |
| 65 to 69 | 47,212 | 41,347 | 42,990 | 37,709 | 41,454 | 36,055 | 38,383 | 33,078 | 29,939 | 27,455 | 26,101 | 23,817 | 21,878 | 19,847 | 19,691 | 17,862 |
| 70 to 74 | Please contact IMG or your Producer for premium information | | | | | | | | | | | | | | | |
| Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 | | | | | | | | | | | | | | | | |

*Except for Global Group, IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s) prior to the expiration date.

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

Global Crew Medical Insurance® - PLATINUM

WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN



(New Business Rates Effective 2/1/2016. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

| Deductibles | \$100 | | \$250 | | \$500 | | \$1,000 | | \$2,500 | | \$5,000 | | \$10,000 | | \$25,000 | |
|--|---|--------|--|--------|--|--------|--|--------|--|--------|--|--------|--|--------|--|--------|
| | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE |
| 14 days to 9 years** | First 2 no additional cost* - Then 1,971 | | First 2 no additional cost* - Then 1,790 | | First 2 no additional cost* - Then 1,625 | | First 2 no additional cost* - Then 1,414 | | First 2 no additional cost* - Then 1,344 | | First 2 no additional cost* - Then 1,281 | | First 2 no additional cost* - Then 1,230 | | First 2 no additional cost* - Then 1,107 | |
| 10 to 18** | 2,068 | | 1,880 | | 1,673 | | 1,462 | | 1,392 | | 1,324 | | 1,265 | | 1,139 | |
| <p>*The first two Dependent Children from the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Crew Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Crew Medical Insurance plan. Children applying with no parent or guardian insured by Global Crew Medical Insurance must use the Male 19 to 24 rates.</p> | | | | | | | | | | | | | | | | |
| 19 to 24 | 3,169 | 4,825 | 2,894 | 4,358 | 2,556 | 4,171 | 2,112 | 3,113 | 1,923 | 2,801 | 1,669 | 2,241 | 1,415 | 1,961 | 1,273 | 1,765 |
| 25 to 29 | 3,257 | 5,935 | 2,975 | 5,440 | 2,627 | 4,516 | 2,171 | 3,726 | 1,976 | 3,353 | 1,716 | 2,910 | 1,455 | 2,474 | 1,310 | 2,227 |
| 30 to 34 | 3,531 | 6,682 | 3,224 | 6,034 | 2,848 | 5,604 | 2,353 | 4,311 | 2,142 | 3,879 | 1,860 | 3,405 | 1,577 | 2,629 | 1,420 | 2,366 |
| 35 to 39 | 3,704 | 7,373 | 3,382 | 6,659 | 2,988 | 6,041 | 2,469 | 4,757 | 2,246 | 4,280 | 1,950 | 3,757 | 1,655 | 2,711 | 1,489 | 2,440 |
| 40 to 44 | 4,493 | 7,964 | 4,103 | 7,193 | 3,624 | 6,474 | 2,995 | 5,137 | 2,725 | 4,624 | 2,366 | 4,058 | 1,947 | 3,083 | 1,752 | 2,774 |
| 45 to 49 | 5,496 | 6,343 | 5,019 | 5,729 | 4,543 | 4,747 | 3,663 | 4,092 | 3,334 | 3,683 | 2,894 | 3,233 | 2,345 | 2,456 | 2,110 | 2,210 |
| 50 to 54 | 11,471 | 13,034 | 10,406 | 11,897 | 10,242 | 10,935 | 8,194 | 8,748 | 7,457 | 7,873 | 6,474 | 6,911 | 5,244 | 5,511 | 4,720 | 4,960 |
| 55 to 59 | 16,256 | 16,022 | 14,848 | 14,517 | 13,548 | 13,442 | 10,838 | 10,753 | 9,862 | 9,678 | 8,562 | 8,495 | 6,720 | 6,668 | 6,048 | 6,001 |
| 60 to 64 | 17,884 | 16,985 | 16,224 | 15,550 | 15,074 | 14,234 | 12,774 | 11,962 | 11,625 | 10,766 | 10,091 | 9,450 | 8,304 | 7,536 | 7,473 | 6,783 |
| 65 to 69 | 35,881 | 31,424 | 32,672 | 28,658 | 31,505 | 27,402 | 29,172 | 25,139 | 22,754 | 20,866 | 19,837 | 18,101 | 16,628 | 15,083 | 14,965 | 13,575 |
| 70 to 74 | Please contact IMG or your Producer for premium information | | | | | | | | | | | | | | | |
| Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 | | | | | | | | | | | | | | | | |

*Except for Global Group, IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s) prior to the expiration date.

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.