

(New Business Rates Effective 6/28/2017. 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
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 343		First 2 no additional cost* - Then 298		First 2 no additional cost* - Then 232		First 2 no additional cost* - Then 204		First 2 no additional cost* - Then 186		First 2 no additional cost* - Then 166	
<b>10 to 18**</b>	351		313		258		239		225		199	
*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 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 Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19 to 24 rates.												
<b>19 to 24</b>	794	990	688	975	536	748	466	651	367	522	325	450
<b>25 to 29</b>	838	1,128	731	1,096	569	844	497	733	389	610	346	480
<b>30 to 34</b>	938	1,248	807	1,175	626	910	549	794	430	637	382	542
<b>35 to 39</b>	1,072	1,503	868	1,333	673	1,035	589	895	460	745	411	582
<b>40 to 44</b>	1,356	1,650	1,101	1,435	730	1,125	639	984	612	762	543	679
<b>45 to 49</b>	1,510	1,820	1,239	1,548	958	1,197	836	1,043	682	823	607	733
<b>50 to 54</b>	1,843	2,025	1,563	1,746	1,208	1,355	1,053	1,205	896	998	796	890
<b>55 to 59</b>	2,271	2,271	1,975	1,975	1,528	1,527	1,333	1,333	1,122	1,130	997	1,007
<b>60 to 64</b>	3,344	3,146	3,046	2,851	2,569	2,162	2,325	2,087	1,944	1,726	1,730	1,536
<b>65 to 69</b>	6,983	6,058	6,683	5,794	6,251	5,276	4,806	3,922	4,202	3,763	3,740	3,349
<b>70 to 74</b>	Please contact IMG or your Producer for premium information											
<b>Optional Dental &amp; Vision Rider \$570 annual premium</b>						<b>Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>						

\*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 Medical Insurance® - BRONZE

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

(New Business Rates Effective 6/28/2017. 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
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 256		First 2 no additional cost* - Then 224		First 2 no additional cost* - Then 175		First 2 no additional cost* - Then 153		First 2 no additional cost* - Then 141		First 2 no additional cost* - Then 123	
<b>10 to 18**</b>	263		235		194		181		169		148	
*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 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 Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19 to 24 rates.												
<b>19 to 24</b>	597	742	515	730	401	560	351	488	275	392	244	338
<b>25 to 29</b>	629	846	550	823	427	633	371	551	292	457	259	361
<b>30 to 34</b>	704	936	606	882	468	683	411	596	322	478	286	408
<b>35 to 39</b>	806	1,128	652	1,002	504	777	443	672	346	560	308	436
<b>40 to 44</b>	1,015	1,239	825	1,076	547	844	480	738	459	575	408	508
<b>45 to 49</b>	1,132	1,365	928	1,162	720	899	627	783	511	618	455	549
<b>50 to 54</b>	1,382	1,519	1,173	1,309	905	1,015	791	903	672	750	598	668
<b>55 to 59</b>	1,703	1,703	1,480	1,480	1,147	1,145	998	998	841	848	749	754
<b>60 to 64</b>	2,508	2,361	2,285	2,138	1,926	1,701	1,745	1,566	1,457	1,296	1,298	1,152
<b>65 to 69</b>	5,236	4,544	5,013	4,346	4,690	3,957	3,604	2,942	3,152	2,822	2,805	2,512
<b>70 to 74</b>	Please contact IMG or your Producer for premium information											
<b>Optional Dental &amp; Vision Rider \$460 annual premium</b>						<b>Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>						

\*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 6/28/2017. 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
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 396		First 2 no additional cost* - Then 345		First 2 no additional cost* - Then 268		First 2 no additional cost* - Then 236		First 2 no additional cost* - Then 215		First 2 no additional cost* - Then 192	
<b>10 to 18**</b>	405		361		298		277		261		231	
*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 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 Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19 to 24 rates.												
<b>19 to 24</b>	918	1,144	795	1,127	619	864	539	752	423	604	376	520
<b>25 to 29</b>	969	1,304	846	1,267	658	976	574	848	450	705	400	554
<b>30 to 34</b>	1,084	1,443	934	1,359	723	1,052	635	918	498	737	442	627
<b>35 to 39</b>	1,239	1,738	1,004	1,541	777	1,197	681	1,034	531	861	475	673
<b>40 to 44</b>	1,567	1,908	1,272	1,659	844	1,300	739	1,139	707	881	628	784
<b>45 to 49</b>	1,746	2,105	1,432	1,791	1,109	1,383	966	1,206	789	951	702	848
<b>50 to 54</b>	2,131	2,341	1,807	2,018	1,396	1,565	1,218	1,393	1,035	1,155	920	1,029
<b>55 to 59</b>	2,627	2,627	2,283	2,283	1,768	1,765	1,541	1,541	1,297	1,308	1,153	1,165
<b>60 to 64</b>	3,866	3,637	3,522	3,296	2,969	2,621	2,689	2,413	2,246	1,995	2,000	1,777
<b>65 to 69</b>	8,073	7,004	7,726	6,698	7,227	6,100	5,556	4,534	4,858	4,349	4,323	3,872
<b>70 to 74</b>	Please contact IMG or your Producer for premium information											
<b>Optional Dental &amp; Vision Rider \$570 annual premium</b>						<b>Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>						

\*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 Medical Insurance® - SILVER

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

(New Business Rates Effective 6/28/2017. 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
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 297		First 2 no additional cost* - Then 260		First 2 no additional cost* - Then 201		First 2 no additional cost* - Then 177		First 2 no additional cost* - Then 163		First 2 no additional cost* - Then 143	
<b>10 to 18**</b>	305		270		224		208		196		171	
*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 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 Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19 to 24 rates.												
<b>19 to 24</b>	690	858	596	844	463	646	405	565	317	454	282	391
<b>25 to 29</b>	727	979	636	951	492	730	430	637	337	528	300	417
<b>30 to 34</b>	813	1,082	700	1,020	542	790	475	688	373	553	331	472
<b>35 to 39</b>	932	1,304	753	1,158	583	899	512	776	400	646	357	504
<b>40 to 44</b>	1,174	1,432	952	1,244	633	975	554	853	530	665	472	588
<b>45 to 49</b>	1,309	1,578	1,073	1,342	833	1,040	725	905	590	714	527	635
<b>50 to 54</b>	1,599	1,756	1,356	1,513	1,047	1,174	915	1,044	776	867	691	772
<b>55 to 59</b>	1,969	1,969	1,711	1,711	1,325	1,324	1,155	1,155	972	980	865	873
<b>60 to 64</b>	2,899	2,729	2,642	2,471	2,228	1,967	2,017	1,811	1,685	1,498	1,501	1,333
<b>65 to 69</b>	6,054	5,252	5,795	5,024	5,421	4,576	4,166	3,401	3,644	3,263	3,243	2,903
<b>70 to 74</b>	Please contact IMG or your Producer for premium information											
<b>Optional Dental &amp; Vision Rider \$460 annual premium</b>							<b>Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>					

\*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 6/28/2017. 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
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 551		First 2 no additional cost* - Then 470		First 2 no additional cost* - Then 352		First 2 no additional cost* - Then 320		First 2 no additional cost* - Then 282		First 2 no additional cost* - Then 255		First 2 no additional cost* - Then 230	
<b>10 to 18**</b>	610		497		389		352		315		282		254	
*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 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 Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19 to 24 rates.														
<b>19 to 24</b>	1,272	1,674	1,095	1,587	875	1,173	757	1,014	590	818	466	618	420	557
<b>25 to 29</b>	1,301	1,848	1,119	1,724	895	1,271	775	1,099	604	858	477	633	430	569
<b>30 to 34</b>	1,381	1,988	1,187	1,829	950	1,388	826	1,208	650	980	513	734	461	660
<b>35 to 39</b>	1,434	2,205	1,234	1,937	987	1,440	859	1,254	674	1,018	532	761	480	684
<b>40 to 44</b>	1,884	2,463	1,724	2,241	1,379	1,655	1,186	1,565	925	1,194	730	935	658	758
<b>45 to 49</b>	2,182	2,638	1,984	2,420	1,528	1,834	1,375	1,651	1,120	1,289	886	1,018	797	917
<b>50 to 54</b>	2,593	2,796	2,335	2,544	1,866	2,034	1,727	1,883	1,381	1,505	1,091	1,189	982	1,071
<b>55 to 59</b>	3,441	3,344	3,062	2,970	2,496	2,422	2,109	2,046	1,771	1,718	1,401	1,357	1,260	1,221
<b>60 to 64</b>	4,832	4,557	4,518	4,234	3,616	3,343	3,398	3,143	2,854	2,525	2,340	2,084	2,107	1,875
<b>65 to 69</b>	9,667	8,691	9,376	8,129	8,720	7,455	6,757	6,217	5,947	5,472	4,876	4,486	4,388	4,038
<b>70 to 74</b>	Please contact IMG or your Producer for premium information													
<b>Optional Dental &amp; Vision Rider \$570 annual premium</b>								<b>Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>						

\*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 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 6/28/2017. 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
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 406		First 2 no additional cost* - Then 347		First 2 no additional cost* - Then 260		First 2 no additional cost* - Then 237		First 2 no additional cost* - Then 209		First 2 no additional cost* - Then 190		First 2 no additional cost* - Then 170	
<b>10 to 18**</b>	450		367		288		261		233		209		189	

\*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 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 Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19 to 24 rates.

<b>19 to 24</b>	942	1,240	810	1,174	649	867	560	751	437	605	345	458	311	412
<b>25 to 29</b>	963	1,367	828	1,277	664	942	573	813	447	635	353	468	319	421
<b>30 to 34</b>	1,021	1,472	879	1,354	703	1,027	612	892	480	725	380	543	342	489
<b>35 to 39</b>	1,061	1,631	913	1,433	729	1,066	636	928	499	753	393	562	354	506
<b>40 to 44</b>	1,394	1,822	1,277	1,658	1,020	1,225	877	1,158	684	882	541	692	486	623
<b>45 to 49</b>	1,615	1,953	1,469	1,791	1,130	1,357	1,018	1,221	830	953	656	753	590	679
<b>50 to 54</b>	1,919	2,069	1,727	1,883	1,381	1,505	1,278	1,393	1,022	1,114	807	880	727	792
<b>55 to 59</b>	2,547	2,475	2,267	2,199	1,848	1,792	1,561	1,515	1,311	1,272	1,035	1,005	932	905
<b>60 to 64</b>	3,577	3,372	3,343	3,133	2,675	2,475	2,515	2,325	2,113	1,869	1,732	1,542	1,559	1,388
<b>65 to 69</b>	7,154	6,432	6,938	6,016	6,453	5,517	5,001	4,600	4,401	4,049	3,609	3,320	3,248	2,989

**70 to 74** Please contact IMG or your Producer for premium information

<b>Optional Dental &amp; Vision Rider \$460 annual premium</b>	<b>Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>
--	---

\*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 6/28/2017. 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
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 737		First 2 no additional cost* - Then 621		First 2 no additional cost* - Then 473		First 2 no additional cost* - Then 429		First 2 no additional cost* - Then 384		First 2 no additional cost* - Then 332		First 2 no additional cost* - Then 299	
<b>10 to 18**</b>	799		652		505		460		408		371		334	

\*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 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 Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19 to 24 rates.

<b>19 to 24</b>	1,448	2,032	1,204	1,689	934	1,311	821	1,153	673	944	514	721	462	649
<b>25 to 29</b>	1,458	2,186	1,254	1,880	972	1,458	854	1,282	699	1,049	534	803	481	722
<b>30 to 34</b>	1,685	2,606	1,403	2,169	1,087	1,681	957	1,479	782	1,211	598	923	538	831
<b>35 to 39</b>	1,880	2,930	1,564	2,439	1,212	1,891	1,067	1,663	874	1,362	667	1,041	600	936
<b>40 to 44</b>	2,424	3,233	2,018	2,691	1,564	2,086	1,377	1,835	1,127	1,502	860	1,147	774	1,033
<b>45 to 49</b>	3,031	3,486	2,522	2,900	1,955	2,248	1,722	1,979	1,408	1,619	1,075	1,237	968	1,113
<b>50 to 54</b>	5,338	5,766	5,137	5,541	4,563	4,928	4,015	4,336	3,286	3,549	2,509	2,711	2,259	2,439
<b>55 to 59</b>	7,175	7,043	6,976	6,843	6,245	6,179	5,496	5,437	4,497	4,448	3,435	3,398	3,091	3,058
<b>60 to 64</b>	8,949	8,224	8,687	7,979	7,706	7,175	6,782	6,314	5,549	5,166	4,238	3,946	3,815	3,551
<b>65 to 69</b>	20,064	17,406	19,266	16,728	18,602	15,945	15,440	13,234	11,533	9,885	10,232	8,770	9,208	7,892

**70 to 74** Please contact IMG or your Producer for premium information

<b>Optional Dental &amp; Vision Rider \$570 annual premium</b>	<b>Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>
--	---

\*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 Medical Insurance® - GOLD PLUS

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



(New Business Rates Effective 6/28/2017. 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
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 551		First 2 no additional cost* - Then 466		First 2 no additional cost* - Then 359		First 2 no additional cost* - Then 320		First 2 no additional cost* - Then 289		First 2 no additional cost* - Then 255		First 2 no additional cost* - Then 230	
<b>10 to 18**</b>	599		490		381		344		309		277		250	
*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 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 Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19 to 24 rates.														
<b>19 to 24</b>	1,086	1,524	904	1,268	700	983	616	866	505	708	385	541	346	486
<b>25 to 29</b>	1,093	1,641	941	1,410	728	1,093	642	961	524	788	401	600	361	541
<b>30 to 34</b>	1,265	1,954	1,052	1,626	817	1,262	716	1,110	587	907	449	693	404	623
<b>35 to 39</b>	1,410	2,199	1,173	1,830	910	1,419	802	1,249	656	1,021	500	780	450	702
<b>40 to 44</b>	1,819	2,424	1,513	2,018	1,173	1,564	1,033	1,377	845	1,127	645	860	581	774
<b>45 to 49</b>	2,274	2,617	1,892	2,177	1,466	1,688	1,291	1,486	1,056	1,216	807	929	727	836
<b>50 to 54</b>	4,545	4,739	4,003	4,176	3,422	3,695	3,011	3,253	2,464	2,661	1,883	2,033	1,694	1,830
<b>55 to 59</b>	5,381	5,282	5,233	5,134	4,684	4,635	4,122	4,079	3,372	3,337	2,576	2,550	2,318	2,294
<b>60 to 64</b>	6,711	6,169	6,516	5,985	5,780	5,381	5,086	4,736	4,162	3,874	3,179	2,959	2,861	2,663
<b>65 to 69</b>	15,048	13,055	14,451	12,548	13,952	11,959	11,579	9,926	8,650	7,414	7,674	6,577	6,907	5,919
<b>70 to 74</b>	Please contact IMG or your Producer for premium information													
<b>Optional Dental &amp; Vision Rider \$460 annual premium</b>							<b>Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>							

\*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 6/28/2017. 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
<b>14 days to 9 years**</b>	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	
<b>10 to 18**</b>	2,493		2,266		1,985		1,704		1,611		1,521		1,442		1,298	
<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 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 Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19 to 24 rates.</p>																
<b>19 to 24</b>	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
<b>25 to 29</b>	4021	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
<b>30 to 34</b>	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
<b>35 to 39</b>	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
<b>40 to 44</b>	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
<b>45 to 49</b>	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
<b>50 to 54</b>	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
<b>55 to 59</b>	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
<b>60 to 64</b>	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
<b>65 to 69</b>	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
<b>70 to 74</b>	Please contact IMG or your Producer for premium information															
<b>Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>																

\*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 Medical Insurance® - PLATINUM

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



(New Business Rates Effective 6/28/2017. 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
<b>14 days to 9 years**</b>	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	
<b>10 to 18**</b>	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 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 Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19 to 24 rates.</p>																
<b>19 to 24</b>	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
<b>25 to 29</b>	3257	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
<b>30 to 34</b>	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
<b>35 to 39</b>	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
<b>40 to 44</b>	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
<b>45 to 49</b>	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
<b>50 to 54</b>	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
<b>55 to 59</b>	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
<b>60 to 64</b>	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
<b>65 to 69</b>	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
<b>70 to 74</b>	Please contact IMG or your Producer for premium information															
<b>Modal Payment Factors* Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>																

\*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.