

## For Groups of 10 or More Employees

### What are the benefits to a group in utilising the MHD provision?

#### All eligible enrollees will:

- Be accepted at their effective date without the need to disclose their full medical history or complete an individual application form, and we will not apply any exclusion for any pre-existing conditions they may have.
- Be covered from the effective date for pre-existing conditions up to the overall policy aggregate maximum sum insured per period of insurance. Our standard pre-existing condition coverage wait period, exclusion and coverage sub-limits will not apply.
- Have all waiting periods (i.e. Maternity, Dental, Wellness, Compassionate Visit and Psychiatric Treatment) waived from their effective date.
- Still be subject to the remaining policy terms, conditions, sub-limits and exclusions.

#### In order for International Medical Group® (IMG®) to provide MHD quotation:

- » The group must currently be insured with an Insurance Provider that is on the IMG Approved Transfer List and must be able to provide up to three years claims history or rate/census history at time of quotation request.
- » The group must provide a complete census indicating gender, date of birth or age, dependent status and country of citizenship for each employee to be considered for cover.
- » MHD Request for Proposal (RFP) Form needs to be completed.

#### In order to be considered under the MHD provision, the group must meet the following requirements:

- » The group must be a legitimate employer/employee group, and it cannot be formed for the purpose of securing insurance for its members. For verification of legitimacy of group, one of the following documents must be submitted prior to Policy Inception:
  - A. Company utility bill
  - B. Copy of the company registration documents
  - C. Copy of a company invoice
- » The group must have a minimum of 10 eligible full-time employees who work for the company, and it must also have a minimum of 10 employees applying for cover at the time of the initial employer group application.
- » The group maximum for the number of local nationals is 50% applying for cover.
- » The group agrees that this is a non-contributory plan, and it will contribute 100% of the costs for the covered employees and dependents.
- » Employee eligibility requirements:
  - A. Up to age 70 - MHD will apply to all applicants.
  - B. Applicants age 65 through 70 will also be required to submit one of the following documents:
    1. Wage slip form for the most recent three pay periods; or
    2. Copy of his/her employment contract
  - C. Age 70 and up will be required to submit a full application and will be subject to full underwriting

*We reserve the right to apply amended terms or personal medical exclusions on applicants aged 70 and up.*
- » Upon acceptance of MHD quotation, the employer application must be filled out in its entirety which will confirm compliance with the above criteria and will include detailed information for the questions of:
  - A. Is anyone to be covered currently pregnant?
  - B. Is anyone contemplated for cover currently hospitalised?
  - C. Is anyone contemplated for cover not actively at work?
  - D. Has anyone contemplated for cover incurred claims in the past 12 months for Cancer or HIV/AIDS?
  - E. Is anyone contemplated for cover currently on a waiting list or contemplating any type of transplant?
- » MHD quotations must be accepted by the group, on or prior to, expiry of their existing group health insurance plan. The Group Application Form, confirmation of meeting the above MHD eligibility criteria and (deposit) premium must be provided within 30 days of the Group Plan inception. All information must match the original information supplied at time of Quotation and MHD eligibility requirements, otherwise IMG reserves the right to amend or withdraw terms or amend the effective date the group.

Global Peace of Mind®

All quotes provided will be based on compliance with the above criteria.  
For more information about the MHD option,  
please contact your Sales representative at:

+44 1737 306 710 | [www.imgeurope.co.uk](http://www.imgeurope.co.uk) | [sales@imgeurope.co.uk](mailto:sales@imgeurope.co.uk)

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