

GlobeHopper® Senior

Short-term, travel medical insurance for travelers age 65+



GLOBAL
peace of mind®



Hello. Hola. Hallo. Hej. 您好。

You can greet someone in a foreign country in many ways. When you travel, stay safe and secure by saying hello to GlobeHopperSM Senior, a one-of-a-kind travel medical insurance plan that brings you Global Peace of Mind[®] when your other coverage stops at the border.

Why IMG?

For almost 30 years, IMG has provided global benefits and assistance services to millions of members in nearly every country. We're committed to being there with our members wherever they may be in the world, delivering Coverage Without Boundaries[®]. With 24/7 medical management services, multilingual claims administrators and highly trained customer service professionals, IMG is confident in its ability to provide the products international members need, backed by the services they want.



GLOBAL SUPPORT. With offices and partners across the globe, IMG provides the support you need, when you need it. In fact, it is our corporate mission to be there to protect and enhance your health and well-being.



SERVICE WITHOUT OBSTACLES. With a team of international, multilingual specialists, we are accustomed to working in multiple time zones, languages and currencies. Our global reach means we can work without barriers.



INTERNATIONAL PROVIDER ACCESSSM (IPA). In addition to the expansive PPO network available for treatment received within the U.S., our proprietary IPA network of more than 17,000 accomplished physicians and facilities allows you to access quality care worldwide. Our direct billing arrangements can also ease the time and upfront expense at select providers.



FINANCIAL STABILITY. Owned by Sirius International Insurance Group — an A-rated, \$2.6 billion global enterprise — IMG offers the financial security and reputation demanded by international consumers.



ACCESSIBLE TECHNOLOGY. Log on to the secure, 24-hour online portal, MyIMGSM, to submit and view your claims, manage your account, search for providers, live chat with representatives and more.



INTERNATIONAL EMERGENCY CARE. When you're away from home and a medical emergency occurs, you may not be able to wait for regular business hours. With our on-site medical staff, you have 24-hour access to highly qualified coordinators of emergency medical services and international treatment.

GlobeHopper[®] Senior

GlobeHopper Senior offers market-leading, affordable travel medical insurance to U.S. citizens and U.S. permanent residents over the age of 65 while they are travelling outside of the United States. Two plan options are available: Single-Trip and Multi-Trip. GlobeHopper Senior Single-Trip helps protect those who need travel

medical insurance for a single trip lasting five days up to 12 months. GlobeHopper Senior Multi-Trip offers flexible protection to frequent travelers who prefer to purchase an annual plan to cover multiple trips throughout a 12-month period, with each trip covered up to a maximum of 30 days.

Plan Highlights

- ▶ Offers immediate access to care and reimbursement for eligible medical expenses
- ▶ Allows the option to select a hospital or doctor of your choice
- ▶ Provides reimbursement for emergency and non-emergency care expenses
- ▶ Provides 24/7 emergency medical and travel assistance anywhere in the world
- ▶ Does not have a maximum age restriction

Eligibility

- ▶ Must be 65 years of age or older
- ▶ U.S. citizens and U.S. permanent residents
- ▶ Qualified for Medicare and actively enrolled in Medicare Parts A & B and a Medicare Supplement plan; or actively enrolled in a Medicare Advantage Plan.

This plan is secondary to Medicare, a Medigap and/or a Medicare Advantage Plan and only provides coverage for medical expenses outside of the U.S.

Conditions of Coverage

- ▶ Coverage and benefits are subject to the deductible and limits, and all terms of the Certificate of Insurance, Master Policy and other governing policy documents
- ▶ Coverage under a GlobeHopper Senior plan is secondary to any other coverage
- ▶ Coverage and benefits are for eligible medical expenses which are medically necessary, usual, reasonable and customary
- ▶ Charges must be administered or ordered by a licensed physician
- ▶ Charges must be incurred during the period of coverage or the coverage duration per trip
- ▶ Claims must be presented to IMG for payment within 90 days from the date the claim was incurred



Summary of Benefits

	Single-Trip Plan	Multi-Trip Plan
Limit/Other	Limit/Amount for Eligible Medical Expenses	
Period of Coverage	Minimum 5 days, up to a maximum of 365 days	12 months with maximum of 30 days per trip
Area of Coverage	Outside the United States	Outside the United States
Maximum Limit per Period of Coverage <i>Age: 65-79</i>	\$50,000, \$100,000, \$500,000 or \$1,000,000	\$1,000,000
Maximum Limit per Period of Coverage <i>Age: 80+</i>	\$100,000	\$100,000
Deductible	\$0*, \$100, \$250, \$500, \$1,000 or \$2,500 per policy period <i>*\$0 deductible only available with \$50,000 and \$100,000 maximum limit</i>	\$250 per illness/injury
Coinsurance	No coinsurance	No coinsurance
Sudden & Unexpected Reoccurrence of Pre-existing Condition	Eligible medical expenses: \$2,500 maximum limit Emergency medical evacuation: \$25,000 maximum limit	Eligible medical expenses: \$5,000 maximum limit Emergency medical evacuation: \$25,000 maximum limit

	Single-Trip Plan	Multi-Trip Plan
Inpatient/Outpatient Benefits <i>Subject to deductible</i>		
Charges	Maximum Limits per Period of Coverage or if Indicated, per Lifetime	
Hospital Room & Board	Average semi-private room rate	Average semi-private room rate
Intensive Care Unit	Up to maximum limit	Up to maximum limit
Surgery	Up to maximum limit	Up to maximum limit
Physician Visits	Up to maximum limit	Up to maximum limit
Diagnostic Procedures	Up to maximum limit	Up to maximum limit
Prescription Medication	Up to maximum limit	Up to maximum limit
Home Nursing Care	Up to maximum limit	Up to maximum limit
Durable Medical Equipment	Up to maximum limit	Up to maximum limit
Continuation of Treatment Period	Earlier of 6 months per injury or illness or upon return to home country	\$5,000 maximum limit before earlier of a) 30 day per injury or illness or b) upon return to home country



All coverage and benefits in this Policy are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided. *Must be approved in advance and coordinated by the Company.

Single-Trip Plan

Multi-Trip Plan

Evacuation Benefits

Must be approved in advance and coordinated by the company - Not subject to the deductible

Benefit	Maximum Limits per Period of Coverage or if Indicated, per Lifetime	
Emergency Medical Evacuation	\$250,000 lifetime maximum	\$250,000 lifetime maximum
Emergency Reunion	\$50,000 lifetime maximum	\$50,000 lifetime maximum
Non-Emergency Medical Evacuation	\$25,000 lifetime maximum	N/A (only offered under Evacuation Plus rider)
Return of Mortal Remains	\$50,000 lifetime maximum	\$50,000 lifetime maximum
Political Evacuation	\$50,000 lifetime maximum	\$50,000 lifetime maximum
Inter-facility Transportation	\$2,500 lifetime maximum	\$2,500 lifetime maximum
Natural Disaster	\$100 per day for five days, \$5,000 lifetime maximum for evacuations	\$100 per day for five days, \$5,000 lifetime maximum for evacuations

Single-Trip Plan

Multi-Trip Plan

Additional Benefits

Subject to deductible, unless noted otherwise

Benefit	Maximum Limits per Period of Coverage or if Indicated, per Lifetime	
Terrorism	\$50,000 lifetime maximum Not subject to deductible	\$50,000 lifetime maximum Not subject to deductible
Accidental Death and Dismemberment	\$25,000 principal sum	\$25,000 principal sum
Common Carrier Accidental Death	\$100,000 per adult/ \$250,000 per family lifetime maximum	\$100,000 per adult/ \$250,000 per family lifetime maximum
Trip Interruption	\$5,000	\$5,000
Lost Luggage	\$50 maximum per item of personal property, \$250 overall maximum	\$50 maximum per item of personal property, \$250 overall maximum
Hospital Indemnity	\$250 per night, 30 overnights maximum	\$250 per night, 30 overnights maximum
Identity Theft	\$500 maximum limit	\$500 maximum limit
Felonious Battery	\$10,000 lifetime maximum	\$10,000 lifetime maximum
Local Ambulance Expense	\$5,000 maximum limit	\$5,000 maximum limit
Emergency Room	Up to maximum limit Additional \$250 deductible if not admitted as an inpatient	Up to maximum limit Additional \$250 deductible if not admitted as an inpatient
Dental Emergency -Treatment Due to Accident	Up to maximum limit	Up to maximum limit
Dental Emergency - Treatment of Unexpected Pain to Natural Teeth	\$100 maximum limit	\$100 maximum limit



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Additional Benefits & Services

MyIMGSM

Service at your fingertips — that's what MyIMG provides. MyIMG is a proprietary online service located at www.imglobal.com/member that provides you information and tools to manage your IMG accounts anytime, anywhere. Our service centers

in the U.S. and Europe are available to assist with emergencies 24 hours a day, and through MyIMG you have immediate access to important tools and resources.

Some functions include:

- ▶ Submit and manage claims
- ▶ Access to Explanations of Benefits (EOBs)
- ▶ Initiate pre-certification
- ▶ Access Customer Care via Live Chat, email or telephone
- ▶ Locate a provider
- ▶ Recommend a provider/facility
- ▶ Obtain ID cards and other insurance documents





Service at your fingertips *anytime, anywhere*

Extensive Provider Networks

When seeking treatment in the U.S. that is covered under the plan, you can reduce your out-of-pocket costs by using the independent Preferred Provider Organization (PPO), a separately organized network of hundreds of thousands of established, highly qualified medical practitioners and many well-

recognized hospitals in the U.S. contracted by IMG. You can quickly search the network through MyIMG. Additionally, to help you locate health care providers outside of the U.S., IMG provides its online International Provider AccessSM (IPA), a database of more than 17,000 physicians and facilities.

Medical Management

The ability to access quality health care is of paramount importance when a medical emergency arises abroad. To coordinate care and provide internationally based medical management services, IMG formed a URAC accredited, on-site specialized division devoted entirely to medical management. IMG's clinical members are experts at assessing the need for services and ensuring those services are delivered in a timely, cost-effective manner. From

routine medical care to complex case management, from check-ups to emergency medical evacuations, IMG is there for you. We are committed to patient protection and empowerment, quality operations and provider compliance. This translates into better care for you - around the world, around the clock.



Quality Guarantee

Your satisfaction is very important to IMG. If you are not pleased with this product for any reason, and you have made no claims, you may submit a written request, up to five days after your initial effective date, for cancellation and refund of your premium. The following conditions apply:

- ▶ You will be required to pay a \$50 cancellation fee
- ▶ Only full month premiums will be considered for refunds

For example, if you choose to cancel your coverage two months and two weeks prior to the date your coverage ends, IMG will only consider the two full months for a refund. If you have filed claims, your premium is non-refundable.

**Your satisfaction
is very important
to IMG.**



Enrollment & Fulfillment Process

To apply, simply complete and return the application. If you are applying as a family, you may include yourself and your spouse on one application. Once your application is processed, IMG will email the fulfillment kit(s) to the email address listed on the application form. The fulfillment kit(s) will include an IMG identification card(s), declaration of insurance and a Certificate Wording containing a description of

benefits, exclusions and terms of the plan.

If you do not choose online fulfillment, IMG will mail your fulfillment materials to the address listed on the application form, which may cause delays. We recommend online fulfillment for immediate access to your coverage information.

GlobeHopper Senior Single-Trip Extension of Coverage

The GlobeHopper Senior Single-Trip plan is eligible to be extended up to 12 months from the initial effective date, provided there is not a break in coverage. Extensions are available in daily and monthly increments and may be completed online or by using a paper application; however, extensions of less than one

month must be completed online. For each extension of less than one month that is completed online, you will be charged an additional \$5 processing fee. Each insured person must only satisfy one deductible within each 12-month coverage period.

GlobeHopper[®] Senior



Claims Procedure

Precertification

Certain treatment and supplies including hospital admission, inpatient or outpatient surgery and other procedures as noted in the Certificate of Insurance must be precertified for medical necessity. This means the member or his/her attending physician must communicate with an IMG representative prior to admission to a hospital, receiving certain treatments and supplies or performance of a surgery. In case of an emergency admission, the precertification call must be made within 48 hours of the admission or as soon as reasonably possible. If a hospital admission or a surgery is not precertified, eligible claims and expenses will be reduced by 50%. It is important to note that precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. All medical expenses eligible for reimbursement must be medically necessary and will be paid or reimbursed at usual, reasonable and customary rates. Please refer to the Certificate of Insurance for full details of the precertification requirements.

Note: An insured person may begin the precertification process through MyIMG or the Precertification section of our website, www.imglobal.com. Simply look for the precertification option. You will be asked to provide the required information, which can then be submitted electronically to IMG. Once we have confirmed receipt of your request, our utilization management and review team will review the information provided and should respond to the insured person or the provider within two business days. Please note that this online service will only initiate the precertification process, and it should not be used to precertify emergency admissions, procedures or evacuations.

Protect Your Investment

IMG also offers trip cancellation plans to help protect your travel investment. There are different plan options specifically designed for your needs. For more information, please contact your trusted insurance broker or visit www.itravelinsured.com.

Claims Payment

All benefits payable under a GlobeHopper Senior plan are subject to the terms and conditions in the insurance contract. Claims for eligible medical expenses may be paid in two ways:

- ▶ Eligible expenses that have been paid by or on behalf of the insured person may be reimbursed by check directly to the insured person
- ▶ Eligible expenses that have not yet been paid by the insured person may, at the option of IMG, be paid either to the insured person or directly to the provider

You can submit and manage your claims online at www.imglobal.com/member. Claim forms also can be accessed at www.imglobal.com and mailed to International Medical Group, P.O. Box 88500, Indianapolis, IN 46208-0500 USA.



G L O B A L
peace of mind[®]





For more information, please contact:

AAA MINNEAPOLIS INSURANCE AGENCY
5400 AUTO CLUB WAY
MINNEAPOLIS , MN 55416
Phone: 952-927-2518
Fax: 952-927-2761
insurance@aaaminneapolis.com
<http://www.aaaminneapolis.com>



WWW.IMGGLOBAL.COM

International Medical Group® (IMG®)

P.O. Box 88509 | 2960 North Meridian Street
Indianapolis, IN 46208-0509 USA
For sales questions, please call +1.866.368.3724
For all other inquiries, please call +1.800.628.4664 or +1.317.655.4500
Fax: +1.317.655.4505
Email: insurance@imglobal.com

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This invitation to inquire allows eligible applicants an opportunity to seek information about the insurance offered and is limited to a brief description of any loss for which benefits may be payable. Benefits are offered as described in the insurance contract. Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations and exclusions in the insurance contract.

Certain contracts do contain a pre-existing condition exclusion and do not cover losses or expenses related to a pre-existing condition.

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