# GLOBAL PRIMA MEDICAL INSURANCE℠

aLC GLOBAL HEALTH INSURANCE
AN IMG COMPANY

**Plan Options:**

Bronze
Bronze Plus
Silver
Gold
Platinum

A WORLDWIDE MEDICAL INSURANCE PROGRAM FOR INDIVIDUALS, FAMILIES, GROUPS & CORPORATIONS

IMG

# Global Prima Medical Insurance℠

## Worldwide Coverage. World-Class Services.

Being a global citizen can be an exciting experience, but it also comes with potential complications. Your health care while living or travelling abroad should not be one of those concerns. With Global Prima Medical Insurance℠, an innovative program from ALC Health, an International Medical Group® (IMG®) company, you will receive the worldwide medical coverage you need, backed by the world-class services you expect.

Global Prima Medical Insurance℠ allows you to choose from five plan options, areas of coverage, and multiple excess and currency payment options. With your medical history in mind, the program provides different underwriting methods to help you build the cover you need. You can rest assured knowing that we have a dedicated department working to keep your insurance as affordable as possible. The costs of health care are rising, but we are committed to controlling those costs.

You need the proper worldwide coverage, provided by a company that's going to be there with the right plan when you need it most. When you select Global Prima Medical Insurance℠, you receive our promise to deliver exceptional medical benefits, medical assistance, and service—all designed to give you Global Peace of Mind®.

## Plan Highlights

- **Multiple plan options** that cover chronic conditions, cancer, complementary medicine, optical, vaccination, wellness and preventative tests, to fit your needs and budget.
- **Choice of Coverage Area** – Europe, Worldwide excluding United States of America and any USA territories and Worldwide
- **Select from our extensive network of medical facilities** or choose your own healthcare provider wherever you are in the world
- **24/7 Medical Helpline** for claims information, emergency assistance and advice on treatment
- **Children covered up to the age of 25 years**
- **We guarantee continuation of cover** for members leaving a Global Prima Medical Insurance℠ group scheme.
- **Comprehensive quotation service**
- **No age limits and lifetime renewal**

## SAFETY SOLUTIONS

No matter your reason for being a global citizen, we know your safety is important to you. Global Prima Medical Insurance℠ has solutions designed to protect you and give you Global Peace of Mind®.

### PHYSICAL HEALTH

You can't plan when you get sick, and unfortunately, it can happen anytime and anywhere. Medical bills can be expensive, and our plans provide the cross-border medical coverage you need for unexpected medical care and routine visits.

### MENTAL WELLNESS

Being away from your support system can be challenging. Our plans provide access to mental health services, like virtual counseling, to help with the transition as you adapt to cultural differences, adjust to a change in job or education, and navigate new relationships while you're away from loved ones.

### CRISIS SUPPORT

Navigating an emergency in a foreign country is never easy. That's why we offer a travel intelligence app to warn you of imminent dangers and security threats. Plus, a multilingual staff of nurses, doctors, and case managers provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as an emergency medical evacuation.



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# Why ALC Health & IMG?

ALC Health is a wholly owned subsidiary within IMG and has been protecting the long-term health needs of individuals, their families and international companies from across the world with a range of flexible and innovative international health insurance plans that reflect the lifestyle of today's expatriate international traveller and global citizen. We know that when spending your hard-earned money, you want it to go to a company you can trust. IMG's longevity, consistency, and credibility will give you peace of mind when making a purchase. When away from home, your number one priority is safety. IMG provides safety solutions to address the many and varied needs of global citizens all over the world.

## SERVICE

IMG has call centers based in the United Kingdom and United States, offering medical, travel, and security services 24/7. Our highly trained staff have experience working in remote and hazardous regions, juggling multiple time zones, languages, and currencies. IMG will ensure you get the help you need, when and where you need it. IMG provides best-in-class technology offerings allowing you to manage claims, your account, and search for a provider through our online self-service portal, MyALC.

## STABILITY

IMG has experience serving millions of customers worldwide since 1990 and boasts a large collection of personalized offerings for any type of individual or group travelling, working, or living away from home. We're owned by SiriusPoint*, a multi-billion dollar, AM Best "A-" rated insurance industry leader. IMG offers access to quality care through a network of providers and facilities across the globe. Don't just take our word for it, our reputable assistance services have attracted the business of multiple Fortune 500 companies and other insurance providers.

**SiriusPoint is the DBA of SiriusPoint Ltd.*
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# Summary Schedule of Benefits

PLAN DETAILS

| PLAN DETAILS | BRONZE (NO PRE-EX COVER) | BRONZE PLUS | SILVER | GOLD | PLATINUM |
|---|---|---|---|---|---|
| **Overall policy limit** | £1,000,000<br>€ 1,000,000<br>US$1,000,000 | £2,000,000<br>€ 2,000,000<br>US$2,000,000 | £3,000,000<br>€ 3,000,000<br>US$3,000,000 | £4,000,000<br>€ 4,000,000<br>US$4,000,000 | £5,000,000<br>€ 5,000,000<br>US$5,000,000 |
| **USA – treatment received**<br>*Subject to the appropriate area of cover, any eligible medical treatment received in the USA must be within the PPO Network.* | 50% co-insurance after your policy excess has been applied for eligible treatment received outside the PPO Network | 50% co-insurance after your policy excess has been applied for eligible treatment received outside the PPO Network | 50% co-insurance after your policy excess has been applied for eligible treatment received outside the PPO Network | 50% co-insurance after your policy excess has been applied for eligible treatment received outside the PPO Network | 50% co-insurance after your policy excess has been applied for eligible treatment received outside the PPO Network |
| **In-patient & day-patient Treatment** | | | | | |
| **Accommodation**<br>*(in hospital)* | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Parent Accommodation**<br>*(in hospital)* | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Professional Fees** | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Medication** | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Diagnostics** | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Theatre Fees** | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Reconstructive Surgery** | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Chronic Conditions - Acute** | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Chronic Conditions - Routine Management and Palliative Treatment** | N/A | N/A | Limited to £10,000/€10,000/ US$10,000 | Limited to £50,000/€50,000/ US$50,000 | ✓ |
| **Kidney Dialysis Acute episode** | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Kidney Dialysis Routine management** | N/A | N/A | N/A | Limited to £20,000/€20,000/ US$20,000 | Limited to £50,000/€50,000/ US$50,000 |
| **Oncology** | ✓ | ✓ | ✓ | ✓ | ✓ |
| **HIV/AIDS** | N/A | N/A | N/A | Limited to £10,000/€10,000/ US$10,000 | Limited to £20,000/€20,000/ US$20,000 |
| **IVF Treatment** | N/A | N/A | N/A | N/A | Limited to £2,000/€2,000/US$2,000 per cycle and a maximum of 3 cycles per lifetime. This benefit is subject to 50% co-insurance |
| **Organ Transplants** | £100,000/€100,000/US$100,000 Lifetime Limit | £100,000/€100,000/US$100,000 Lifetime Limit | £250,000/€250,000/US$250,000 Lifetime Limit | £250,000/€250,000/US$250,000 Lifetime Limit | £500,000/€500,000/US$500,000 Lifetime Limit |
| **Complications of Pregnancy**<br>*(wait period applies)* | ✓ | ✓ | ✓ | ✓ | ✓ |

PHYSICAL HEALTH

*These policies provide cover for the following benefits in respect of treatment of an insured person provided during the period of cover for an eligible medical condition. All benefits, including full refunds, are conditional upon charges being reasonable and customary.*
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# Summary Schedule of Benefits *(Continued)*

PHYSICAL HEALTH

| BENEFIT | BRONZE (NO PRE-EX COVER) | BRONZE PLUS | SILVER | GOLD | PLATINUM |
|---|---|---|---|---|---|
| **Newborn Cover - Premature Births** | N/A | N/A | Cover for the first 30 days from birth is limited to maximum sum insured of £10,000/€10,000/ US$10,000 each baby. Thereafter, cover will exclude any medical conditions which exists at the end of the first 30 day period. | Cover for the first 30 days from birth is limited to maximum sum insured of £15,000/€15,000/ US$15,000 each baby. Thereafter, cover will exclude any medical conditions which exists at the end of the first 30 day period. | Cover for the first 30 from birth is limited to maximum sum insured of £20,000/€20,000/US$20,000 each baby. Thereafter, cover will exclude any medical conditions which exists at the end of the first 30 day period. |
| **Newborn Cover - Congenital** | N/A | N/A | £50,000/€50,000/US$50,000 Lifetime Limit | £75,000/€75,000/US$75,000 Lifetime Limit | £100,000/€100,000/US$100,000 Lifetime Limit |
| **Physiotherapy** | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Rehabilitation** | N/A | N/A | N/A | ✓ | ✓ |
| **Psychiatric Illness** | N/A | Limited to 15 days each year | Limited to 30 days each year | Limited to 30 days each year | Limited to 45 days each year |
| **Ancillary Charges** *The purchase or rental of crutches or wheelchairs following treatment as an in-patient or day-patient.* | Limited to £200/€200/US$200 | Limited to £200/€200/US$200 | Limited to £300/€300/US$300 | Limited to £300/€300/US$300 | Limited to £500/€500/US$500 |
| **Ancillary Charges** *Provision of external prostheses following treatment of an eligible medical condition.* | N/A | N/A | N/A | N/A | Limited to £2,000/€2,000/US$2,000 |
| **Home Nursing** | Maximum 30 days each year, limited to £100/€100/US$100 per visit | Maximum 30 days each year, limited to £100/€100/US$100 per visit | Maximum 60 days each year, limited to £100/€100/US$100 per visit | Maximum 60 days each year, limited to £100/€100/US$100 per visit | Maximum 90 days each year, limited to £100/€100/US$100 per visit |
| **Transportation** | ✓ | ✓ | ✓ | ✓ | ✓ |
| **Cash Benefit** *Where hospital accommodation and all treatment costs are provided in a State or Charitable Hospital and no claim is submitted under this policy for reimbursement of any in-patient costs, and providing that the medical condition suffered would be eligible for benefit.* | £100/€100/US$100 each night up to a maximum of 30 nights | £100/€100/US$100 each night up to a maximum of 30 nights | £200/€200/US$200 each night up to a maximum of 45 nights | £200/€200/US$200 each night up to a maximum of 45 nights | £300/€300/US$300 each night up to a maximum of 60 nights |
| **Emergency Treatment Outside Area of Cover** *Treatment (through a medical practitioner or specialist commencing within 24 hours of the emergency event), when admitted to a hospital bed as an in-patient or day-patient, required as result of an accident or the sudden beginning or worsening of an eligible medical condition where failure to seek immediate medical attention would result in death or serious damage to bodily functions.* | Maximum 30 nights each year Maximum sum insured of £20,000/ €20,000/US$20,000 Limited to trips of under 30 days | Maximum 30 nights each year Maximum sum insured of £20,000/ €20,000/US$20,000 Limited to trips of under 30 days | Maximum 30 nights each year Maximum sum insured of £30,000/ €30,000/US$30,000 Limited to trips of under 30 days | Maximum 30 nights each year Maximum sum insured of £40,000/ €40,000/US$40,000 Limited to trips of under 30 days | Maximum 30 nights each year Maximum sum insured of £50,000/ €50,000/US$50,000 Limited to trips of under 30 days |

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# Summary Schedule of Benefits *(Continued)*

PHYSICAL HEALTH

| BENEFIT | BRONZE (NO PRE-EX COVER) | BRONZE PLUS | SILVER | GOLD | PLATINUM |
|---|---|---|---|---|---|
| | Out-patient Treatment | | | | |
| **Overall Out-patient Limit** | Out-patient limit of £2,500/€2,500/ US$2,500 within overall policy limit of £1,000,000/€1,000,000/ US$1,000,000 | Out-patient limit of £5,000/€5,000/ US$5,000, within overall policy limit of £2,000,000/€2,000,000/ US$2,000,000 | Out-patient limit of £10,000/ €10,000/US$10,000, within overall policy limit of £3,000,000/ €3,000,000/US$3,000,000 | Limited to the overall policy limit of £4,000,000/€4,000,000/ US$4,000,000 | Limited to the overall policy limit of £5,000,000/€5,000,000/ US$5,000,000 |
| **Professional Fees** | Medical practitioner and qualified nurse fees - Not Covered<br>Pre & post-operative specialist fees prior to or following eligible in-patient/day-patient or out-patient surgery, received within 30 days of surgery.<br>Limited to £250/€250/US$250 each year within the overall out-patient limit | ✓<br>Within overall out-patient limit | ✓<br>Within overall out-patient limit | ✓ | ✓ |
| **Diagnostic** | Limited to £250/€250/US$250 per diagnostic procedure within the overall out-patient limit | Limited to £500/€500/US$500 per diagnostic procedure within the overall out-patient limit | ✓<br>Within overall out-patient limit | ✓ | ✓ |
| **Surgical Treatment** | ✓<br>Within the overall policy limit £1,000,000/€1,000,000/ US$1,000,000 | ✓<br>Within the overall policy limit £2,000,000/€2,000,000/ US$2,000,000 | ✓<br>Within overall policy limit of £3,000,000/€3,000,000/ US$3,000,000 | ✓ | ✓ |
| **Medication** | Limited to £500/€500/US$500 each year within overall out-patient limit and following eligible in-patient/ day-patient or out-patient surgery, received within 30 days of surgery. | Limited to £1,000/€1,000/US$1,000 each year within overall out-patient limit | ✓<br>Within overall out-patient limit | ✓ | ✓ |
| **Transportation** | ✓<br>Within overall out-patient limit | ✓<br>Within overall out-patient limit | ✓<br>Within overall out-patient limit | ✓ | ✓ |
| **Chronic Conditions - Acute** | N/A | ✓<br>Within overall out-patient limit | ✓<br>Within overall out-patient limit | ✓ | ✓ |
| **Chronic Conditions - Routine Management and Palliative Treatment** | N/A | N/A | Limited to £1,000/€1,000/US$1,000 each year within overall out-patient limit | Limited to £5,000/€5,000/US$5,000 each year | Limited to £10,000/€10,000/ US$10,000 each year |
| **Kidney Dialysis Acute episode** | ✓<br>Within overall out-patient limit | ✓<br>Within overall out-patient limit | ✓<br>Within overall out-patient limit | ✓ | ✓ |
| **Kidney Dialysis Routine management** | N/A | N/A | N/A | Limited to £5,000/€5,000/US$5,000 each year | Limited to £10,000/€10,000/ US$10,000 each year |



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# Summary Schedule of Benefits *(Continued)*

PHYSICAL HEALTH

| BENEFIT | BRONZE (NO PRE-EX COVER) | BRONZE PLUS | SILVER | GOLD | PLATINUM |
|---|---|---|---|---|---|
| **Oncology** | ✓<br>Within overall policy limit £1,000,000/€1,000,000/ US$1,000,000<br>£250/€250/US$250 per lifetime wigs during active treatment | ✓<br>Within overall policy limit £2,000,000/€2,000,000/ US$2,000,000<br>£250/€250/US$250 per lifetime wigs during active treatment | ✓<br>Within overall policy limit of £3,000,000/€3,000,000/ US$3,000,000<br>£500/€500/US$500 per lifetime wigs during active treatment | ✓<br>£500/€500/US$500 per lifetime wigs during active treatment | ✓<br>£1,000/€1,000/US$1,000 per lifetime wigs during active treatment |
| **HIV/AIDS** | N/A | N/A | N/A | Limited to £10,000/€10,000/ US$10,000 each year within overall in-patient/day-patient HIV/AIDS benefit limit | Limited to £20,000/€20,000/ US$20,000 each year within overall in-patient/day-patient HIV/AIDS benefit limit |
| **Physiotherapy** | £50/€50/US$50 per visit<br>Limited to 10 visits each year within overall out-patient limit following eligible in-patient/day-patient or out-patient surgery, received within 60 days of surgery | £50/€50/US$50 per visit<br>Limited to 10 visits each year within overall out-patient limit | £75/€75/US$75 per visit<br>Limited to 20 visits each year within overall out-patient limit | £75/€75/US$75 per visit<br>Limited to 20 visits each year | £100/€100/US$100 per visit<br>Limited to 30 visits each year |
| **Chiropody or Podiatry** | N/A | N/A | Limited to £250/€250/US$250 each year within overall out-patient limit | Limited to £250/€250/US$250 each year | Limited to £500/€500/US$500 each year |
| **Complementary Treatment** | N/A | N/A | £75/€75/US$75 per visit limited to 10 visits each year within overall out-patient limit | £75/€75/US$75 per visit limited to 20 visits each year | £100/€100/US$100 per visit limited to 30 visits each year |
| **Hormone Replacement Therapy (HRT)** | N/A | N/A | N/A | ✓<br>Limited to 18 months cover from date of diagnosis | ✓ |
| **Optical**<br>*Standard eye examination* | N/A | N/A | Full Refund limited to one examination each year within overall out-patient limit | Full Refund limited to one examination each year | Full Refund limited to one examination each year |
| **Prescribed glasses and contact lenses** | N/A | N/A | Limited to £150/€150/US$150 each year within overall out-patient limit | Limited to £250/€250/US$250 each year | Limited to £500/€500/US$500 each year |
| **Well-being Benefit**<br>**Hearing Test**<br>**Routine health**<br>*(waiting period applies)* | N/A | N/A | The total of the benefits available within the Well-being is limited to £250/€250/US$250 each year within the overall out-patient limit<br>One test each year<br>✓<br>within Well-being limit | The total of the benefits available within the Well-being is limited to £500/€500/US$500 each year<br>One test each year<br>✓<br>within Well-being limit | The total of the benefits available within the Well-being is limited to £1,000/€1,000/US$1,000 each year<br>One test each year<br>✓<br>within Well-being limit |

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# Summary Schedule of Benefits *(Continued)*

| | BENEFIT | BRONZE (NO PRE-EX COVER) | BRONZE PLUS | SILVER | GOLD | PLATINUM |
|---|---|---|---|---|---|---|
| PHYSICAL HEALTH | **Routine Health Checks** | N/A | N/A | ✓ Within Well-being Benefit limit<br>Children up to the age of 6 years, limited to 15 visits per lifetime | ✓ Within Well-being Benefit limit<br>Children up to the age of 6 years, limited to 15 visits per lifetime | ✓ Within Well-being Benefit limit<br>Children up to the age of 6 years, limited to 15 visits per lifetime |
| PHYSICAL HEALTH | **Vaccinations** | N/A | N/A | N/A | Limited to £250/€250/US$250 each year | Limited to £500/€500/US$500 each year |
| PHYSICAL HEALTH | **Emergency Dental Treatment – Accidental Damage To Teeth** | N/A | N/A | ✓ Within overall out-patient limit | ✓ | ✓ |
| PHYSICAL HEALTH | **Emergency Dental Treatment – Pain Relief** | N/A | N/A | N/A | N/A | Limited to £250/€250/US$250 each year |
| PHYSICAL HEALTH | **Telemedicine services** *(Non-Insurance Benefit)* | N/A | ✓ | ✓ | ✓ | ✓ |
| MENTAL WELLNESS | **Psychiatric Illness** | N/A | N/A | N/A | Limited to £5,000/€5,000/US$5,000 each year | Limited to £10,000/€10,000/ US$10,000 each year |
| MENTAL WELLNESS | **Support Programme** *(Non-Insurance Benefit)* | N/A | N/A | N/A | ✓ | ✓ |
| CRISIS SUPPORT | Evacuation or Repatriation | | | | | |
| CRISIS SUPPORT | **Evacuation** | ✓ | ✓ | ✓ | ✓ | ✓ |
| CRISIS SUPPORT | **Following evacuation** *(Hotel Accommodation)* | N/A | N/A | Limited to £250/€250/US$250 each day, for each person<br>✓ | Limited to £250/€250/US$250 each day, for each person<br>✓ | Limited to £500/€500/US$500 each day, for each person<br>✓ |
| CRISIS SUPPORT | **Repatriation** | ✓ | ✓ | ✓ | ✓ | ✓ |
| CRISIS SUPPORT | **Following Evacuation - Return Airflight** | N/A | N/A | ✓ | ✓ | ✓ |
| CRISIS SUPPORT | **Mortal Remains** | Limited to £5,000/€5,000/US$5,000 | Limited to £5,000/€5,000/US$5,000 | Limited to £5,000/€5,000/US$5,000 | Limited to £5,000/€5,000/US$5,000 | Limited to £5,000/€5,000/US$5,000 |
| CRISIS SUPPORT | **Travel Intelligence** | ✓ | ✓ | ✓ | ✓ | ✓ |

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# Summary Schedule of Benefits *(Continued)*

PHYSICAL HEALTH

| BENEFIT | BRONZE (NO PRE-EX COVER) | BRONZE PLUS | SILVER | GOLD | PLATINUM |
|---|---|---|---|---|---|
| | Optional Benefit - Routine Pregnancy & Childbirth *(waiting period applies)* | | | | |
| **Routine pregnancy and childbirth costs** | Optional pregnancy limits (for each pregnancy)<br>£5,000/€5,000/US$5,000<br>£10,000/€10,000/US$10,000<br>£20,000/€20,000/US$20,000 | Optional pregnancy limits (for each pregnancy)<br>£5,000/€5,000/US$5,000<br>£10,000/€10,000/US$10,000<br>£20,000/€20,000/US$20,000 | Optional pregnancy limits (for each pregnancy)<br>£5,000/€5,000/US$5,000<br>£10,000/€10,000/US$10,000<br>£20,000/€20,000/US$20,000 | Optional pregnancy limits (for each pregnancy)<br>£5,000/€5,000/US$5,000<br>£10,000/€10,000/US$10,000<br>£20,000/€20,000/US$20,000 | Optional pregnancy limits (for each pregnancy)<br>£5,000/€5,000/US$5,000<br>£10,000/€10,000/US$10,000<br>£20,000/€20,000/US$20,000 |
| **Well Baby Examination** | ✓<br>Within the applicable pregnancy limit | ✓<br>Within the applicable pregnancy limit | ✓<br>Within the applicable pregnancy limit | ✓<br>Within the applicable pregnancy limit | ✓<br>Within the applicable pregnancy limit |
| **Newborn Accommodation** | ✓<br>Within the applicable pregnancy limit | ✓<br>Within the applicable pregnancy limit | ✓<br>Within the applicable pregnancy limit | ✓<br>Within the applicable pregnancy limit | ✓<br>Within the applicable pregnancy limit |
| **Cash Benefit** *(where no claim is submitted)* | Limited to £100/€100/US$100 each night up to a maximum of 30 nights | Limited to £100/€100/US$100 each night up to a maximum of 30 nights | Limited to £100/€100/US$100 each night up to a maximum of 30 nights | Limited to £100/€100/US$100 each night up to a maximum of 30 nights | Limited to £100/€100/US$100 each night up to a maximum of 30 nights |

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# Summary Schedule of Benefits *(Continued)*

PHYSICAL HEALTH

| BENEFIT | BRONZE (NO PRE-EX COVER) | BRONZE PLUS | SILVER | GOLD | PLATINUM |
|---|---|---|---|---|---|
| | Optional Benefit - Dental Treatment *(waiting period applies)* | | | | |
| **Overall Dental Treatment Limit** | Optional dental treatment limits £1,000/€1,000/US$1,000 £2,000/€2,000/US$2,000 | Optional dental treatment limits £1,000/€1,000/US$1,000 £2,000/€2,000/US$2,000 | Optional dental treatment limits £1,000/€1,000/US$1,000 £2,000/€2,000/US$2,000 | Optional dental treatment limits £1,000/€1,000/US$1,000 £2,000/€2,000/US$2,000 | Optional dental treatment limits £1,000/€1,000/US$1,000 £2,000/€2,000/US$2,000 |
| **Class 1**<br>▪ Routine examination, including check-up and routine x-rays.<br>▪ Cleaning and polishing (whether performed by a dental practitioner or hygienist)<br>▪ Fillings (amalgam or composite)<br>▪ Extractions of teeth other than wisdom teeth. | Limited to the overall dental limit and subject to a 10% co-insurance | Limited to the overall dental limit and subject to a 10% co-insurance | Limited to the overall dental limit and subject to a 10% co-insurance | Limited to the overall dental limit and subject to a 10% co-insurance | Limited to the overall dental limit and subject to a 10% co-insurance |
| **Class 2**<br>▪ Diagnostics tests and procedures.<br>▪ Wisdom tooth extraction when performed in a dental surgery.<br>▪ New porcelain crown/inlay.<br>▪ Repair of crown/inlay.<br>▪ Root canal treatment.<br>▪ New bridge. All costs relating to fitting a new bridge, including extractions of teeth and any of crowns required to support the new bridge.<br>▪ Repair of bridge. All costs relating to repairing a bridge, including extractions of teeth and any crowns required to support the bridge.<br>▪ New dentures. | Limited to the overall dental limit and subject to a 30% co-insurance | Limited to the overall dental limit and subject to a 30% co-insurance | Limited to the overall dental limit and subject to a 30% co-insurance | Limited to the overall dental limit and subject to a 30% co-insurance | Limited to the overall dental limit and subject to a 30% co-insurance |
| **Class 3**<br>▪ Orthodontic treatment (to move teeth or adjust underlying bone) when medically necessary for oral health.<br>▪ Dental implants to restore function or appearance following an accident. Notification of treatment must be received within five (5) days from the date of the accident occurring.<br>▪ Dental Surgery undertaken in a hospital or dental surgery by an oral and maxillofacial surgeon or surgical dentist:<br>Surgical removal of impacted or buried wisdom teeth and extractions of complicated buried roots.<br>Apicectomy | Limited to the overall dental limit and subject to a 50% co-insurance | Limited to the overall dental limit and subject to a 50% co-insurance | Limited to the overall dental limit and subject to a 50% co-insurance | Limited to the overall dental limit and subject to a 50% co-insurance | Limited to the overall dental limit and subject to a 50% co-insurance |
| **Emergency dental treatment**<br>*Emergency dental treatment for the relief of pain, being treatment of an abscess, cracked or broken tooth rebuild or temporary filling. The treatment must be received within thirty-six (36) hours of the emergency event.* | Limited to £250/€250/US$250 within the overall dental treatment limit | Limited to £250/€250/US$250 within the overall dental treatment limit | Limited to £250/€250/US$250 within the overall dental treatment limit | Limited to £250/€250/US$250 within the overall dental treatment limit | Limited to £250 €250 US$250 within the overall dental treatment limit |
| **Accidental Damage**<br>*Accidental Damage caused to sound natural teeth lost or damaged in an accident. Treatment must be received within five (5) days from the date of the accident occurring.* | ✔ Within overall policy limit £1,000,000/€1,000,000/ US$1,000,000 | ✔ Within overall policy limit £2,000,000/€2,000,000/ US$2,000,000 | ✔ Within overall policy limit £3,000,000/€3,000,000/ US$3,000,000 | ✔ Up to the overall policy limit | ✔ Up to the overall policy limit |



*Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Certificate or Declaration of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.*

## MyALC Member Portal

It's easy to access and manage your Global Prima Medical Insurance account any time, from anywhere and any device, via MyALC.

MyALC features include:

- Pre-authorise your treatment
- Easily submit your claims
- Download a copy of your Certificate of Insurance/Declaration of Insurance
- Read secure messages from our claims team
- Search for a medical facility
- Obtain useful travel and security information
- Start a web chat
- Access the secure premium payment area

# Available with Select Global Prima Medical Insurance℠ Plans

PHYSICAL HEALTH

## Telemedicine services* *(Bronze Plus, Silver, Gold & Platinum)*

Online and telephone access to a network of medical professionals available to discuss new, non-emergency medical issues. The best medicine brought to you and your family 24 hours a day, seven days a week.

CRISIS SUPPORT

## Travel Intelligence *(All plan levels)*

A vital companion that provides access to dynamic alerts and country intelligence to help you prepare for and stay safe while away from home.

- **Travel Intelligence** - Trustworthy and timely intelligence, professional advice and support
- **Safety Alerts** - Alert notifications of high-risk events, including health, terrorism, civil unrest, severe weather risks, in or near your current location
- **Travel Essentials** - Emergency hotline, access to travel documents, important itinerary information
- **Location Awareness** - View and receive notifications of proximity threats based on your current and last shared location
- **Destination/Location Tips** - Advice based on travel itinerary or countries of interest
- **Friends and Family Sharing** - Add additional users to your account so they can be notified in case of an emergency or a potential threat

**Telemedicine services will not support a diagnosis for psychiatric illness. Coverage for a Telemedicine service is not a determination that any specific condition discussed, raised or identified during such Consultation is covered under this insurance. We reserve the right to decline future claims relating to or arising from any condition discussed, raised or identified during a Telemedicine service where the illness or injury is directly or indirectly related to any Pre-existing Condition or is otherwise excluded under this Policy.*

MENTAL WELLNESS

## Support Programme *(Gold & Platinum)*

Telemedicine for mental health that supports with financial, physical and emotional wellbeing. Whether you have questions about handling stress at work or home, parenting and childcare, managing money or health issues, you can turn to this valuable and confidential service that you can trust.

# Optional Benefits

PHYSICAL HEALTH

As a compliment to the medical benefits, Global Prima Medical Insurance℠ offers the following optional supplemental benefits for an additional premium:

## Routine Pregnancy *(10 month wait period)*

Following ten months of continuous cover with Global Prima Medical Insurance℠ routine pregnancy and childbirth costs, including pre and postnatal check-ups (maximum 12 check-ups), scans (maximum of three, one per trimester) and delivery costs for a routine delivery, will be covered as standard if you have this option added to your plan.

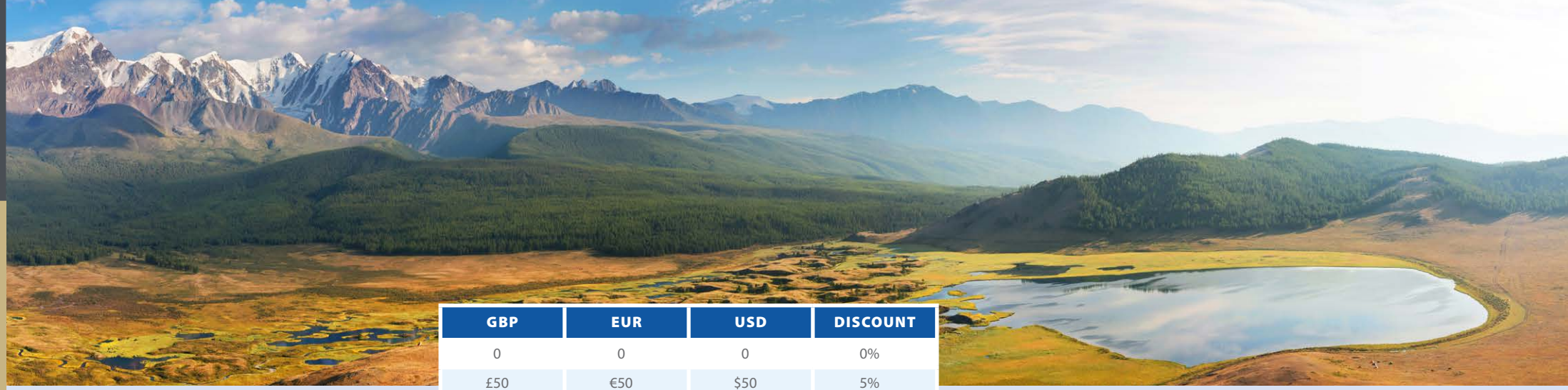
## Dental Treatments *(6 month wait period)*

Global Prima Medical Insurance® policyholders are covered for emergency treatment if you've elected to take out Silver, Gold or Platinum levels of protection, but now, following a waiting period, all customers can have a full range of dental procedures included in their plan. Full details of the range of care and procedures you can add-on are explained in the benefits table shown earlier in this brochure.

*Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Certificate or Declaration of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.*

# GLOBAL PRIMA MEDICAL INSURANCE℠

A WORLDWIDE MEDICAL INSURANCE PROGRAM FOR INDIVIDUALS, FAMILIES, GROUPS & CORPORATIONS



| GBP | EUR | USD | DISCOUNT |
|---|---|---|---|
| 0 | 0 | 0 | 0% |
| £50 | €50 | $50 | 5% |
| £150 | €150 | $150 | 11% |
| £300 | €300 | $300 | 20% |
| £500 | €500 | $500 | 27% |
| £1,000 | €1,000 | $1,000 | 37% |
| £2,500 | €2,500 | $2,500 | 42% |
| £5,000 | €5,000 | $5,000 | 46% |
| £7,500 | €7,500 | $7,500 | 51% |

## Policy excess

By opting for an excess on your policy, you can reduce your premiums by between 5% and 51%. The excess is per person per policy period and once the excess amount has been reached, you're covered right up to the policy limits of your plan regardless of the number of medical conditions involved. The excess only applies to in/day-patient and out-patient treatment. It doesn't apply to Vaccinations, Optical, Well-being, the Evacuation benefit or the optional benefits for Routine Pregnancy and Childbirth, & Dental treatment.

## Eligibility

Global Prima Medical Insurance℠ is available to all nationalities. Persons of any age may apply for cover subject to a satisfactory application form and any underwriting restrictions.

## Top-up Policies

If you are using the claims under another insurance policy to cover the excess under your Global Prima Medical Insurance℠ plan, you must provide evidence of the medical condition together with paid invoices. Please note, only medical conditions under our policy Terms and Conditions are eligible. Payment cannot be made for the same invoice under both policies.

## Lifetime Coverage

Once enrolled and coverage has been accepted we will offer renewal forever provided you maintain continuous coverage.

# So, What Happens Next?

When you choose Global Prima Medical Insurance℠, you can be sure that when you need our help, we'll be with you 24 hours, day or night.

## For you and your family

Our range of international medical insurance plans gives you the flexibility to choose the cover that matches your requirements and budget. Just choose your plan and any optional benefits, decide on your policy excess, then select your area of cover and payment frequency. Once we have your completed application form, we'll get in touch to confirm your cover and let you know what happens next. You can also obtain a quote from our website. The choice is yours.

## For your company

Enrolling your employees (and their dependants) onto your group medical plan is simple. Once we receive your Corporate Application Form and basic details of who's to be covered, we'll start processing your scheme.

### When a new employee joins

Complete our simple form with the new employees details and we will prepare their documentation.

### When an employee leaves

Email us their name, customer number and contact details and we'll do the rest. We are able to offer continuation of cover for anyone leaving a Group plan.

As soon as we receive your application form and your first premium, we'll prepare your new membership documents, which can be emailed directly to you.

## 14 Day Money Back Guarantee

We're sure you'll be happy with your new Global Prima Medical Insurance℠ plan, but if you change your mind, don't worry. You can cancel your plan within 14 days from the start date of your policy, without any costs or charges. As long as you've not already made a claim, we'll return your premium in full.

## Need Help?

We're here to help – whether you're unsure which cover you need or want to check what options are available to you, we're ready to guide you through the process. Get an instant quote, copies of all our Policy Wordings and more information about ALC Health and IMG online at www.alchealth.com.

Or call us on **+44 (0)1903 817970** to find out more.

WORRY LESS. **EXPERIENCE MORE.**

aLC GLOBAL HEALTH INSURANCE

AN IMG COMPANY

## *Broker Contact Information*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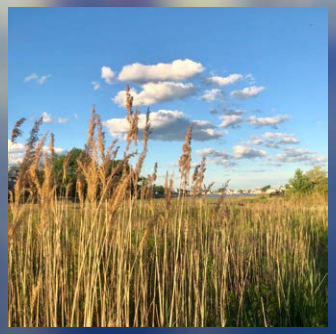

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