# MP+International®
## Plan Summary

IMG®



GLOBAL *peace of mind*®

WWW.IMGLOBAL.COM

# Understanding Your Market. **Exceeding Your Expectations.**

At IMG (International Medical Group), we understand the intricacies of worldwide health care delivery and are especially sensitive to the needs of those in the missionary market. IMG created an entire missionary division in 1992 so we could provide specialized products and services exclusive to the missionary community. Over time, we have earned a reputation for excellence by providing quality, dependable medical insurance programs to mission-sending organizations.

MP+International® was designed to provide medical insurance to missionary groups by offering coverage while outside their country of residence. We recognize that stable premiums are important within the missionary community. Our attention to this fact begins with our unique plan design. MP+International offers a wide range of worldwide benefits that follow missionaries wherever they go. At the same time, it is designed to encourage them to receive medical care overseas when feasible, where the cost of medical care is comparatively less expensive than in the U.S. Combined with other cutting-edge services like our Medical Travel Management program, MP+International benefits and services are positioned to help you and your members take more control of your health care costs, which lends itself to greater premium stability.

It is rare to find a company that offers specialized products and services for the missionary community. As much as we are proud of our history in helping missionaries and mission-sending organizations throughout the years, it is we who consider ourselves blessed to have had the opportunity to contribute in some way to the well-being and peace of mind to those who are serving the great commission abroad.



# The IMG® Advantage

*Our focus on Service, Strength, and Safety Solutions provides you with the ultimate advantage: Global Peace of Mind.*

## SERVICE *Help when and where you need it.*

Nobody wants to experience an emergency while traveling the world, but if you do, you'll want a team you can trust to have your back. IMG's expert staff is here for you 24/7. We're accustomed to working in multiple time zones, languages, and currencies, so rest assured we have the training to assist you—even in remote and hazardous locations. Our international and U.S. provider networks include more than one million physicians and facilities across the globe, giving you access to quality care while away from your primary care team. Our innovative technology allows you to manage your claims, your account, and search for providers through our online portal and mobile app around the clock.

## STRENGTH *A company you can trust.*

You can feel confident with IMG knowing our industry expertise has led us to serve millions of customers worldwide since 1990. Owned by SiriusPoint, a multi-billion-dollar insurance industry leader and rated "A-" by A.M. Best, an independent analyst of the insurance industry, IMG has a strong financial backing and vision to become the preeminent provider of travel and health safety solutions. With loyal customers ranging from Fortune 500 companies, universities, to individuals and other insurance companies, our personalized offerings allow us to meet the needs of nearly anyone traveling internationally.

## SAFETY SOLUTIONS *Products and services designed with your safety in 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 IMG plans provide the cross-border medical coverage you need for unexpected medical care and routine visits.

### FINANCIAL PROTECTION

Costs can add up while seeking medical treatment. However, access to IMG's international physician and provider networks and pharmacy discount programs can help you save on out-of-pocket medical expenses and prescription medications.

### MENTAL WELLNESS

Being away from your support system can be challenging. IMG provides access to mental health services, like virtual counseling, to help with the transition as you adapt to cultural differences, adjust to a change in 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 IMG offers a range of assistance benefits and services designed to support you in a crisis. A dedicated team of multilingual nurses, doctors, and case managers provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as evacuations or search and rescue missions.

GLOBAL *peace of mind*®



# **Benefit** Summary

*The following benefits are offered to eligible insureds. The plan covers charges for Eligible Medical Expenses within the area of coverage. All amounts shown are in U.S. dollars.*

PLAN DETAILS

MENTAL WELLNESS

PHYSICAL HEALTH

| LIMIT/OTHER | LIMIT/AMOUNT FOR ELIGIBLE MEDICAL EXPENSES |
|---|---|
| **Area of Coverage** | Worldwide |
| **Maximum Limit per Lifetime** | $1,000,000 standard, $5,000,000 option available |
| **Deductible per Calendar Year** | All deductibles apply worldwide and are per insured person |
| **Family Deductible per Calendar Year** | Two deductibles per family |
| **U.S. Hospital Emergency Room Injury** | Not subject to emergency room deductible |
| **U.S. Hospital Emergency Room Illness** | Subject to a $250 deductible for each emergency room visit for treatment that does not result in a direct hospital admission |
| **International Hospital Emergency Room** | Company pays 100% |
| **Coinsurance per Calendar Year** | For treatment received outside of the U.S.: Company pays 100%<br>**U.S. Treatment:**<br>Inside the PPO Network: Member pays 20% of eligible medical expenses until reaching $5,000, then 0%<br>Utilizing Medical Concierge Provider: Member pays 15% of eligible medical expenses until reaching $5,000, then 0%<br>Outside the PPO Network: Member pays 40% of eligible medical expenses until reaching $5,000, then 0% |
| **Mental or Nervous Disorders** | **Outpatient Treatment:** Member pays 50% of eligible medical expenses and maximum of 40 visits per insured person per calendar year<br>**Inpatient Treatment:** Maximum of 30 days per insured person per calendar year |
| **Eligible Medical Expenses** | Up to the maximum limit. The maximum limit is not in addition to any other maximum limit for any other covered illness or injury |
| **Hospital Room & Board** | Up to the average semi-private room rate, including nursing service |
| **Intensive Care Unit** | Maximum of three times (3x) average semi-private room rate |
| **Physical Therapy** | $2,500 maximum per calendar year<br>U.S.: Medical order or treatment plan required<br>Outside of the U.S.: Medical order or treatment plan required only for expenses over $1,000 |
| **Chiropractic Care** | Member pays 50% of eligible medical expenses up to $500 maximum per calendar year |
| **Hospice** | $7,500 lifetime maximum per insured person |
| **Home Nursing Care** | Limited to 30 days per calendar year |
| **Extended Care Facility** | Limited to 60 days per calendar year |
| **Podiatry** | $750 maximum per calendar year |
| **Adult or Child Preventative Care** | Up to $1,000 per calendar year. Not subject to deductible or coinsurance |
| **Transplant** | $500,000 lifetime maximum for covered transplants |
| **Hospital Indemnity Benefit** | Outside of the U.S.:<br>**Private Hospitals**: $400 per overnight and $4,000 maximum per calendar year<br>**Public Hospitals**: $500 per overnight and $5,000 maximum per calendar year |
| **Outpatient Physician/Specialist Visit** *(Office Visit Charge Only)* | $25 copay within the U.S. PPO network |
| **Physician Visits/Services** | Subject to deductible and coinsurance |
| **Inter Facility Ambulance Transfer** | Must be the result of an inpatient hospital admission<br>Not subject to deductible and coinsurance |
| **Pregnancy and Newborn Care** | Result of natural insemination. Dependent child's pregnancy not covered<br>Newborn routine care, diagnostic tests, and routine immunizations for the first 31 days of life. Subject to deductible and coinsurance |
| **Pregnancy Complications** | Subject to deductible and coinsurance |
| **Sleep Disorders** | Up to $2,500 sleep aid per person per calendar year |

*Benefits are subject to 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 any way the Certificate of Insurance or the Application, Master Policy and any riders or other governing documents (the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.*

PHYSICAL HEALTH

| | |
|---|---|
| **Prescription and Medication** | $250,000 limit per person annually<br>Subject to deductible and coinsurance<br>**Outside the U.S.:** Covered at 100%<br>**Inside the U.S.:**<br>■ Must utilize the Universal Rx card<br>■ Copay (per 30-day supply): Tier 1 - $15; Tier 2 - $30; Tier 3 - $60<br>■ Maximum limit of 90-day supply per prescription<br>■ Not subject to deductible and coinsurance<br>■ Prescriptions $3,000 and higher will require Universal RX (URX) to obtain prior authorization from the company<br>**Expatriate Prescription Services Program:**<br>■ Maximum limit of 180-day supply per prescription<br>■ Copayments are per 30-day supply<br>■ Prescriptions $3,000 and higher will require Universal RX (URX) to obtain prior authorization from the company |
| **Remote Medical Travel Benefit** | $2,500 Maximum Per Period of Coverage |

CRISIS SUPPORT

| BENEFITS ONLY AVAILABLE WITH PURCHASE OF MP+ INTERNATIONAL ASSISTANCE SERVICES | |
|---|---|
| **Emergency Hospital Admission Direct Transfer from Emergency Medical Evacuation** | $20,000 maximum limit<br>The maximum limit is not in addition to any other maximum limit for any other covered illness or injury |
| **Emergency Reunion** | ■ Maximum limit: $15,000<br>■ Day maximum: 15<br>■ Meal maximum per day: $25<br>■ Reasonable and necessary travel costs and accommodations<br>■ Approved in advance by the company |

# **Alternative** Plan

As another option, you may want to consider our MP+International Alternative Plan. This plan is designed to be a lower premium cost plan option that provides an incentive for your members to receive excellent medical care overseas instead of receiving care in the U.S. when it is suitable. This Alternative Plan provides the same benefits as the standard MP+International plan, with the following exceptions:

PLAN DETAILS

PHYSICAL HEALTH

- A higher deductible for care received in the United States and a lower deductible for care received overseas
  - Example: $500 overseas and $1,500 in the U.S.
- Modified coinsurance schedule:
  - If utilizing Medical Concierge provider, 15% of eligible medical expenses until reaching $5,000, then 0%
  - For treatment received outside the U.S.: 0%
  - For treatment received within the U.S.:
    - If in the PPO Network, 20% of eligible medical expenses until reaching $10,000, then 0%
    - If outside the PPO Network, 40% of eligible medical expenses until reaching $10,000, then 0%
- Eligible transplants limited to a lifetime maximum of $250,000







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# **Optional Supplemental** Programs

*As a complement to the medical benefits, MP+International offers the following optional supplemental assistance services and insurance programs. All amounts shown are in U.S. dollars.*

## MP+International Assistance Services

In the event that a member requires an evacuation, whether for a medical emergency or a political or natural disaster, IMG's staff will coordinate all aspects of the transfer. Because each evacuation is unique, a tailored action plan is developed to ensure the best outcome.

ADDITIONAL FEES MAY APPLY

CRISIS SUPPORT

### EMERGENCY MEDICAL TRANSPORT SERVICES

In a medical emergency, IMG provides Emergency Medical Transport Services that have a proven track record of helping travelers get the care they need. IMG also helps contain program costs and coordinates communications across borders and constituents every step of the way home. The transportation services outlined under Emergency Medical Transport are included at no additional cost.

- Emergency Medical Evacuation
- Medial Repatriation
- Repatriation of Mortal Remains
- Vehicle Return
- Dispatch of Physician

### SECURITY ASSISTANCE SERVICES

Security and safety may be a traveler's biggest concern while away from home. Give your travelers hands-on guidance and peace of mind in the event of safety threats. Security evacuation services outlined in this section are offered to the member for up to 4 days of security evacuation coordination.

- Political Evacuation
- Natural Disaster Evacuation

BE There.



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# **Optional Supplemental** Programs *(continued)*

FINANCIAL PROTECTION

## Group Life Insurance

Group Term Life and Accidental Death and Dismemberment benefits are available for principal amounts of $10,000 and greater. Dependent Life Insurance is available as an optional coverage. It provides $10,000 of coverage for the dependent spouse and $5,000 of coverage for each dependent child over the age of six months.

PHYSICAL HEALTH

| Group Dental Insurance | Plan I | Plan II | Plan III |
|---|---|---|---|
| Calendar Year Maximum per Person | $1,000 | $1,000 | $1,500 |
| Individual Deductible | $50 | $50 | $50 |
| Family Deductible | $150 | $150 | $150 |
| **Schedule of Benefits** | | | |
| Class I, Diagnostic, Preventive<br>*Emergency Palliative Treatment - Not subject to deductible* | 100% | 100% | 100% |
| Class II, Basic Services<br>*X-Rays, oral surgery, extractions, endodontics, periodontics, anesthesia* | 80% | 80% | 80% |
| Class III, Major Services<br>*Prosthodontics (bridges, partial dentures), major restorative services (crowns, inlays)* | 50% | 50% | 50% |
| Orthodontia<br>*Separate lifetime maximum of $1,000 for Plan II and $1,500 for Plan III to age 19* | 0% | 50% | 50% |

## MP+International Virtual Programs

MENTAL WELLNESS

Remote Mental Health Services and Employee Assistance Program
Our service for mental health that supports mental, financial, physical, and emotional wellbeing. Whether you have questions about handling stress at work and home, parenting and child care, managing money, or health issues, you can turn to Remote Mental Health Services for a confidential service you can trust. Anytime, 24/7, 365 days a year.

CRISIS SUPPORT

Travel Intelligence
A vital companion that provides access to dynamic information and allows the user to subscribe for location-specific alerts for ten threat categories, including Security, Transportation, Health, Entry/Exit, Financial, Language, Cultural, Environmental, Legal, and Technology. Prior to travel, the portal can also be accessed to provide information such as visa, passport, immunization requirements, local customs, and medical referrals.

PHYSICAL HEALTH

Teleconsultation*
Teleconsultation provides access to a national network of board-certified doctors and pediatricians in the U.S. who are available 24 hours a day, seven days a week, 365 days a year to help diagnose, treat, and prescribe medication (when necessary and available) for many non-emergent medical issues via phone or online video consultations. Teleconsultation does not replace existing primary care physician relationships, but supplements them as a convenient, affordable alternative for non-emergency medical care.




**Teleconsultations will not support a diagnosis for Mental or Nervous Disorders. Coverage for a Teleconsultation 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 Teleonsultation where the illness or injury is directly or indirectly related to any Pre-existing Condition or is otherwise excluded under this Policy.*

*All coverage and benefits in the plan 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.*

# **Medical Management** Without Boundaries℠

The ability to access quality health care is of paramount importance when a medical emergency arises abroad. From routine medical care to complex case management, from check-ups to emergency medical evacuations, IMG is there to offer our expertise in cost containment and a unique blend of valuable services including:

## International Utilization Management

Utilization Management is the process of determining whether the services delivered or scheduled to be delivered to a patient are medically necessary and appropriate. By using established national medical guidelines, evaluation is provided for the medical necessity for hospitalizations and outpatient services and the appropriateness of the overall treatment plan.

The key to successfully managing rising health care costs is early identification of catastrophic cases, and then taking action to manage those cases. Precertification is used as a key tool for this early identification of a patient's entry into the health care system. This allows our medical staff to be proactive in working with both the patient and the providers, ensuring delivery of health care in the most appropriate and cost-effective manner. Precertification is not a guarantee of payment. It is only a review of medical necessity.

Prior to receiving treatment, members will need to precertify the following procedures to avoid a reduction in benefits:

- Chemotherapy
- Extended Care Facility
- Home Nursing Care
- Hospice Care
- Inpatient Hospitalization
- Interfacility Ambulance Transfer
- Radiation Therapy
- Surgery or Surgical Procedure
- Transplant
- Maternity

## International Comprehensive Care Management

Our medical staff will coordinate care for your members who have highly complex cases requiring detailed management. These services may include:

- Concurrent review and monitoring of medical services for medical necessity
- Coordination of the hospitalization and any necessary post-discharge care
- Transition of patient to a U.S.-based care manager upon return to the U.S.

## Medical Claim Review

If your members have received a hospital bill, there is a possibility that they have been overcharged. Most claim administrators have invested significant amounts of money incorporating claims auditing software in the claims system. IMG takes the claim review process one step further by examining the details behind documents submitted by the medical provider. Our auditors review medical records to ensure that all the services billed were actually delivered and delivered in the quantities billed.

Our goal is to ensure that your members only pay for the services that were actually rendered.

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# **Medical Travel** Management

IMG's cutting-edge services are aimed at providing needed premium stability. Claim costs drive premiums. Where your missionaries receive their medical care can, in large part, significantly impact your organization's claim costs. Encouraging your members to receive their medical care overseas whenever feasible can help you take control and manage your claim costs. As a rule, medical care received in the U.S. will be considerably more costly than the same care received overseas. The more your members receive medical care overseas, the greater the savings in claim cost to your medical plan. The greater the savings, the more stable the premium.

We offer Medical Travel Management, an industry unique service designed to assist your members who are considering expensive medical procedures in the U.S. by incentivizing them to consider receiving that care with qualified providers overseas. The value to your medical plan can be quite substantial when thousands of dollars in cost savings can be realized. And the benefit for your members? **They can be paid a percentage of the realized savings** when the cost of the procedure performed in the U.S. is greater than the cost of the same procedure incurred overseas. It's a win-win situation for everyone!

The entire process is managed and coordinated for the benefit of your members by an experienced case manager with the full resources of IMG, including our in-house physician–IMG's Chief Medical Officer. Your members are presented with access to their options so they can make an informed decision. Participants are assigned a designated case manager to help with the preparation of their treatment including:

- Assistance in locating an accredited and qualified medical provider(s) to provide the necessary medical services
- Coordination of the necessary services with the participant and with the medical provider, including patient care, travel, scheduling, and housing
- Providing assistance with transfer and receipt of medical records before and after the services provided to the participant
- Providing follow-up services to monitor medical needs after return of participant to residence

## Do you have everything you need?

We are confident that MP+International will provide the quality medical coverage specific to your organization and group members' needs. For groups of a certain size, MP+International also offers the flexibility to customize benefits. Please do not hesitate to contact your insurance producer and/or IMG for more information. Our reputation for excellence has been built on providing top-tier programs to organizations like yours around the world, and we will work closely with you to design the benefits package to meet your specific needs.

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