

## Pre-existing Conditions\* - covered as provided herein

Global Medical Insurance provides flexible underwriting methods to extend coverage to you. Your application may be underwritten by Standard Underwriting or the Flexible Underwriting Option.

■ **Standard Underwriting** - All disclosed medical conditions which have not been specifically excluded or restricted by a rider, will be covered after coverage has been in effect for 24 continuous months (*subject to the foregoing limits and the other terms of the plan* ❖).

**The Silver, Gold and Gold Plus plan options** provide a \$50,000 lifetime benefit for eligible **pre-existing conditions** that existed at or prior to the effective date, subject to a maximum of \$5,000 per period of coverage. This benefit is payable whether or not you have received consultation or treatment for the condition(s) during the 24-month period of continuous coverage.

The following illnesses which exist, manifest themselves, or are treated or have treatment recommended prior to or during the first 180 days of coverage from the initial effective date are considered **pre-existing conditions** and are subject to the waiting period and other limitations of coverage described above: asthma, allergies, tonsillectomy, back conditions, adenoidectomy, hemorrhoids or hemorrhoidectomy, disorders of the reproductive system, hysterectomy, hernia, gall stones or kidney stones, any condition of the breast, and any condition of the prostate.

**On the Platinum plan option**, conditions that are fully disclosed on the application and have not been excluded or restricted by a rider will be covered the same as any illness. Conditions, including any complications therefrom, that are not fully disclosed on the application will not be covered.

■ **Flexible Underwriting Option** - Where you may have otherwise been declined for coverage, the Flexible Underwriting Option allows us to extend coverage to you. After 24 months of continuous coverage, a **pre-existing condition** which has not been specially excluded by a rider will be covered the same as any other **pre-existing condition**, so long as in that 24 month period no treatment has been received for that condition. If treatment has been sought, then the 24

month period starts over from the treatment date. Treatment includes: **1)** Consulted any physician for Medical Treatment or Advice (other than routine check-ups); or **2)** Taken medication (including prescription drugs, special diets or injections).

### **Other Exclusions and Limitations** ❖

■ Adult routine physical examinations are excluded under the Silver plan option, and for the first 12 months for the Gold, Gold Plus and Platinum plan options ■ Out-patient mental and nervous is excluded for the first 12 months on all plan options ■ In-patient mental and nervous is excluded under the Silver plan option and for the first 12 months for the Gold, Gold Plus and Platinum plan options ■ Maternity, newborn and congenital disorders (unless the maternity rider or Platinum plan option is purchased - see the Summary Schedule of Benefits on page 6) ■ Maternity expenses (including prenatal, delivery, postnatal, newborn and congenital disorders) when the pregnancy is a result of fertility treatment ■ Organ transplants not specifically listed ■ Devices to correct sight are excluded under the Silver, Gold and Gold Plus plan options ■ Devices to correct hearing ■ Treatment or supplies not medically necessary ■ Treatment not ordered or received by a physician ■ Treatment by a relative or family member ■ Treatment as a result of war or riot ■ Treatment resulting from illegal activities ■ Organized amateur or professional sports ■ Services and treatment eligible for payment by any government or other insurance ■ Investigational, experimental or research procedures ■ Routine foot care ■ Elective cosmetic or plastic surgery ■ Drug and alcohol abuse treatment ■ Speech therapy ■ Custodial care ■ Weight modification ■ Treatment of impotency ■ Contraceptive medication or treatment ■ Persons HIV+ at effective date

❖ *This brochure contains only a consolidated and summary description of some of the current Global Medical Insurance benefits, conditions, limitations and exclusions. A certificate containing the complete Certificate Wording with all terms, conditions and exclusions will be included in the fulfillment kit. IMG reserves the right to issue the most current Certificate Wording for this insurance program in the event this application and/or brochure has expired, is modified, or is replaced with a newer version. Current Certificate Wordings are available upon request.*

*\*Pre-existing Condition: Any Illness, Injury or Mental or Nervous Disorder that, with reasonable medical certainty, existed on or at any time prior to the Initial Effective Date of this insurance, whether or not previously manifested or symptomatic, diagnosed, treated or disclosed on the Application or on any Claim Form or otherwise, including any chronic, subsequent or recurring complications or consequences associated therewith or arising or resulting therefrom. For examples of how the pre-existing condition provision applies, please see Appendix A.*



Global Medical Insurance  
**effectively manages** your  
medical conditions