

The Advantages of the **Platinum Plan Option**

The Platinum plan option is the complete international protection plan. It offers enhanced and additional benefits, access to a dedicated service team ready to assist you, and access to our exclusive Global Concierge and Assistance ServicesSM. For a further description of Platinum benefits and services, please refer to the Supplemental Brochure Insert included in the back of this booklet.

■ **Comprehensive Major Medical Plan** - The Platinum plan option offers higher benefit maximums and additional coverages - Lifetime Maximum of \$8,000,000, Transplants up to \$2,000,000, as well as increased benefits for Hospital Room & Board, Return of Mortal Remains, Supplemental Accident, Mental & Nervous and Adult & Child Wellness. The plan also includes benefits for Remote Transportation, Political Evacuation & Repatriation and High School Sports Injuries.

■ **One Plan with Medical, Dental and Vision Benefits**- In addition to the medical benefits, the Platinum plan option includes a dental plan with coverage for Class I Diagnostic & Preventive Services, Class II Basic Services and Class III Major Services. It also includes a vision benefit that provides coverage for exams and materials.

■ **Remote Transportation Benefit** - If you experience a medical problem that is not immediately life-threatening, but severe enough to result in death or permanent disability if not treated right away, Remote Transportation will provide for eligible charges arising out of the transportation for you to a qualified facility for further treatment.

■ **Political Evacuation and Repatriation Benefit**- In the event the U.S. Department of State issues an evacuation order of the host country, IMG will coordinate the evacuation of any covered insured(s) to the nearest place of safety or repatriation to the insured's home country of residence.

■ **Mental & Nervous and Maternity Coverage** - Expenses associated with these conditions are covered the same as any illness.

■ **High School Sports Injury Benefit** - Protection is available for your children while participating in sanctioned, organized sports at the high school level or below.

■ **Consultation for care and advice** - The Platinum plan option offers you direct access to a medical information service which allows you to communicate with licensed physicians, psychologists, pharmacists, dentists, dieticians and fitness trainers. They are available to assist you with routine health related questions 24 hours a day.

■ **Global Concierge and Assistance Services** - The Platinum plan option provides you with more than insurance protection - you also have exclusive access to a list of additional services handled by a dedicated service team available 24/7.

Optional **Riders**

Global Medical Insurance is designed to protect individuals and families from the high cost of medical expenses. In addition to tailored benefits packages, the program offers several optional coverages. You may review and choose any from the following list that meet your needs. To apply, simply add in the appropriate premiums, as outlined in the application, into the calculation for the total premium due. For a further description of optional riders, please refer to the Supplemental Brochure Insert included in the back of this booklet.

Rider	Description										
Global Term Life Insurance <i>(Amounts shown are the Principle Sums per unit)</i>	<table border="0"> <tr> <td>Age 31 days - 18 years: \$5,000</td> <td>Age 50 - 54 years: \$20,000</td> </tr> <tr> <td>Age 19 - 29 years: \$75,000</td> <td>Age 55 - 59 years: \$15,000</td> </tr> <tr> <td>Age 30 - 39 years: \$50,000</td> <td>Age 60 - 64 years: \$10,000</td> </tr> <tr> <td>Age 40 - 44 years: \$35,000</td> <td>Age 65 - 69 years: \$7,500</td> </tr> <tr> <td>Age 45 - 49 years: \$25,000</td> <td></td> </tr> </table>	Age 31 days - 18 years: \$5,000	Age 50 - 54 years: \$20,000	Age 19 - 29 years: \$75,000	Age 55 - 59 years: \$15,000	Age 30 - 39 years: \$50,000	Age 60 - 64 years: \$10,000	Age 40 - 44 years: \$35,000	Age 65 - 69 years: \$7,500	Age 45 - 49 years: \$25,000	
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Accidental Death & Dismemberment (AD&D) - included with Global Term Life Insurance <i>(* Benefit based on age at time of death; ** "Member" means hand, foot or eye)</i>	<table border="0"> <tr> <td>Accidental Loss of Life: Principle Sum*</td> </tr> <tr> <td>Accidental Loss of 2 Members**: Principle Sum*</td> </tr> <tr> <td>Accidental Loss of 1 Member**: 50% of Principle Sum*</td> </tr> </table>	Accidental Loss of Life: Principle Sum*	Accidental Loss of 2 Members**: Principle Sum*	Accidental Loss of 1 Member**: 50% of Principle Sum*							
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Global Daily Indemnity <i>(Amount shown is the Principle Sum per unit. Available between age 31 days - 69 years)</i>	\$100 per day										
Maternity <i>(Silver, Gold, Gold Plus plan options)</i>	\$50,000 lifetime maximum, \$5,000 maximum for normal delivery, \$7,500 for C-section <i>(Refer to page 6 for more information)</i>										
Terrorism <i>(Platinum plan option)</i>	\$50,000 lifetime maximum										
Sports <i>(Platinum plan option)</i>	\$25,000 lifetime coverage for some adventure sports										