

LLOYD'S

 **GLOBAL**
MEDICAL
INTERNATIONAL HEALTH PLANS

Superior
has me covered!



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Why Choose a Global Medical Policy?

With a variety of plans available it can be difficult to know which one is right for you. The Global Medical plans have been created for the individual or family looking to access quality medical care anywhere in the world. The Global Medical plans offer maximum flexibility with peace of mind and excellent value.

No matter what your requirements or wherever you are in the world Global Medical has you covered!





BENEFITS - Apply per person per policy year

POLICY LIMITS.....	\$1,000,000
CO-INSURANCE.....	Outside country of residence 10% of the first \$10,000 No co-insurance in country of residence
DEDUCTIBLE.....	Applies per person per policy year Max 3 deductibles per family
In country of residence while hospitalized	
Deductibles \$250-\$2,500.....	NO DEDUCTIBLE
Deductibles \$5,000 and above.....	Deductible may be waived at the administrators discretion with an advanced request
PHYSICIAN OR SPECIALIST	100%
HOSPITALIZATION.....	100%
Private room.....	100%
Intensive care.....	100%
OUTPATIENT TREATMENT.....	100%
CANCER TREATMENT.....	100%
MATERNITY AND PRENATAL CARE.....	.80% of all charges with no deductible
PRESCRIPTION DRUGS	
Hospitalization.....	100%
Outpatient.....	\$500
CONGENITAL ILLNESS.....	\$500,000 lifetime
ORGAN TRANSPLANT.....	\$500,000 lifetime
BONE MARROW TRANSPLANTS.....	\$250,000 lifetime
EMERGENCY AIR EVACUATION.....	\$100,000
EMERGENCY MEDICAL REUNION.....	\$10,000
EMERGENCY GROUND TRANSPORTATION.....	\$1,500
RETURN OF MORTAL REMAINS.....	\$10,000
RECONSTRUCTIVE SURGERY DUE TO AN ACCIDENT OR ILLNESS.....	\$20,000
ACCIDENTAL DENTAL INJURY.....	\$500 after \$50 deductible
In country of residence while hospitalized	
DAILY CASH BENEFIT.....	\$200 per day. Maximum of 10 days

Hospitalization: Defined as admission to a hospital for a period of 24 hours. The above description is for information purposes only. For a full legal description of benefits, limits and exclusions please refer to the policy contract.



What you'll get from your Global Medical Policy

- Affordable premiums and comprehensive coverage.
- Freedom to choose any doctor or hospital anywhere in the world.
- Network of 4,000 hospitals and 450,000 practitioners and specialists in the United States.
- Direct payments to hospitals.
- Congenital illness coverage.
- Elimination of deductible while hospitalized in country of residence.
- Daily cash benefit while hospitalized in country of residence.
- Renewable for the life of the policy with no age limits.
- International 24-hour help line.
- A promise to be there at the time of claim when you need us most.

What about Pre-Existing Medical Conditions?

It is important to let us know whether or not you have a preexisting medical condition. When you disclose a pre-existing condition on your application we will either offer standard, permanent or temporary exclusion or the most common offer of limited benefits on the specific pre existing condition while you have 100% coverage in the rest of the policy.

By providing this on your application, it allows us to evaluate the condition and determine if an exclusion is needed. There are several types of exclusions that can be applied.

And there's more...

You told us having access to your doctor and hospital in your country of residence surrounded by your family and friends is important to you. You told us that while you might be hospitalized there are more expenses in you life. We have listened and are providing you with.

No Deductible in country of residence while hospitalized when \$250 - \$2,500 deductible are selected. We want to give you the same No Deductible when selecting a deductible of \$5,000 and above. All you need is to send an advance request to find out if we can waive the deductible.

For every day you are hospitalized in your country of residence a \$200 daily cash benefit will be given to you. You deserve it.

Important to Know...

In the event of a hospital admission, emergency, outpatient surgery or covered expense that exceeds \$1,000 should be notified. One simple call will ensure all the administrative and financial arrangements. Contact information is conveniently located in the back of your ID card.

24 Hour Access

One call to our 24-hour emergency call center provides you with immediate access to knowledgeable and reliable medical staff.

Freedom to Choose

Worldwide: Choose any doctor or medical facility anywhere in the world.

Within the United States: Choose from 4,000 hospitals and 450,000 specialists out of our provider network. Log onto www.glmed.net for more information.



Superior Annual Rates

Deductible	\$ 250	\$ 500	\$ 1,000	\$ 2,500	\$ 5,000	\$ 10,000
Annual Renewable Limits	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Age						
0-10	\$0	\$0	\$0	\$0	\$0	\$0
11-17*	\$980	\$750	\$528	\$501	\$374	\$279
18-29	\$2,383	\$1,949	\$1,406	\$1,208	\$1,020	\$765
30-39	\$2,985	\$2,372	\$1,782	\$1,524	\$1,278	\$959
40-49	\$3,735	\$3,098	\$2,300	\$1,923	\$1,667	\$1,251
50-59	\$4,782	\$4,052	\$2,911	\$2,453	\$2,136	\$1,603
60-64	\$5,967	\$5,168	\$3,926	\$3,312	\$2,843	\$2,132
65-69	\$8,509	\$6,863	\$5,168	\$3,862	\$3,336	\$2,502

- Students are considered dependents to age 23 and pay rates of age group 11-17 (proof of student must be provided).
- Children under 11 years are included free when both parents are enrolled, only if annual limit is \$1,000,000 or pay rate of \$180.
- To calculate the premium factor multiply the annual premium by 0.55 semi-annual, 0.28 quarterly, or 0.10 monthly.
- Individually non-cancelable after issuance date, no age limits on renewals.
- \$100.00 administration/policy fee per application.
- Smokers are subject to a 10% additional premium.
- Rates are unisex.



UNDERWRITTEN BY:

LLOYD'S

THIS INSURANCE IS UNDERWRITTEN BY CERTAIN UNDERWRITERS AT LLOYD'S, WITH OVER 300 YEARS EXPERIENCE IN THE INTERNATIONAL MARKET. LLOYD'S OFFERS DIVERSE COVERAGES IN JUST ABOUT EVERY COUNTRY IN THE WORLD. WITH SUPERIOR RESOURCES OF OVER 40 BILLION POUNDS EQUIVALENT TO APPROXIMATELY 75 BILLION US DOLLARS AND WITH "A" (EXCELLENT) RATING BY A.M. BEST AND BY STANDARD AND POOR'S.

ADMINISTRATOR :

Global Assurance Group traces its roots since 1976 specializing in administration of international insurance plans. Our main focus is on prompt underwriting, rapid claims processing and quality customer service.