

# GEM<sup>SM</sup>

## GLOBAL EDUCATORS MEDICAL



Worldwide group medical coverage  
for international schools

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## Meeting your needs

**I**nternational Medical Group®, Inc. (IMG®) is a worldwide leader in designing, distributing and administering global healthcare benefits. Since 1990, we have offered medical security to hundreds of thousands of individuals, families, and groups in more than 150 countries.

Of particular interest to you is that we have been providing our expertise to international schools for more than a decade. We've earned a reputation for being flexible and responsive to the needs of educators, administrators, and staff around the globe.

That responsiveness led us to develop GEM<sup>SM</sup>, Global Educators Medical. This plan offers a wide range of benefits and services that makes your life easier, offers the benefits you need, and provides faster claims services.



### International focus

IMG focuses exclusively on the international market, and all of our administrative functions are performed in-house, giving us greater control over the quality of our service which helps to keep your costs low. The IMG on-site staff includes: claims administrators who process hundreds of thousands of claims each year from throughout the world, handling virtually every language and currency; multilingual customer service representatives who ease the burden of communicating in a second language; and medical advisors who are available 24 hours a day, seven days a week for emergencies. All of our departments work together seamlessly to surpass your expectations.

In addition, to ensure that we are available when and where you need us, IMG also maintains a European service and assistance center, IMG Europe Ltd. From its offices in the United Kingdom, IMG Europe provides administration support and emergency medical assistance to those who are living or traveling worldwide, giving IMG the unique ability to provide you with services from two continents.

Worldwide coverage, multilingual capabilities, international claims specialists, and access to IMG from anywhere at anytime - all designed to give you true Coverage Without Boundaries® and the confidence you deserve when choosing an international insurance administrator.

## GEM<sup>SM</sup>

A plan designed for you

As a result of our experience in the international school market, IMG has developed GEM, a comprehensive plan that offers worldwide coverage to full-time employees of international schools outside North America. GEM provides up to US\$5,000,000 of lifetime coverage with a full range of benefits and the freedom to choose any doctor or hospital for treatment. When you select GEM, you receive IMG's commitment to deliver world class health benefits, medical assistance, and total peace of mind.



### Making your life easier

- ✓ Access to quality health care anywhere in the world (including the U.S.)
- ✓ U.S.-based administration with free calls to IMG from anywhere in the world
- ✓ European service center
- ✓ Wide range of international emergency assistance services (see page 8 for more details)
- ✓ Internet services available at [www.imglobal.com](http://www.imglobal.com):
  - search for a healthcare provider outside the U.S. using the International Provider Access database
  - search for a healthcare provider within the U.S. using the independent PPO network
  - print plan descriptions
  - download forms
  - initiate precertification of services
  - “live chat” with a claims representative

## Offering the benefits you need

- ✓ On-site physician and medical staff
- ✓ Staff available 24-hours a day for emergency services, medical evacuation, and precertification
- ✓ Full portability from country to country - GEM goes where you go
- ✓ Verification of benefits and explanation of benefits to customers and to providers
- ✓ Large case management performed in-house by staff accredited through URAC in the performance of Health Utilization Management, providing assurance of the commitment to the provision of quality medical management services
- ✓ Any Value Added Tax incurred for eligible expenses is covered
- ✓ Medical insurance continuation is available depending on group specifications

## Providing faster claims services

- ✓ Professional multilingual claims administrators with proven international experience
- ✓ Claims processed via automated international claim system with over 99% accuracy
- ✓ Claim inquiries, status of claim information, and reimbursement information is available by your choice of phone, fax or email
- ✓ Claim reimbursement may be made directly to the provider or insured via check, direct deposit to a U.S. bank account, or electronic transfer to an international account
- ✓ Experienced international currency conversion with convenient deposit options
- ✓ Translation of bills and claim information from foreign languages
- ✓ Claim forms available in multiple languages

## Benefits

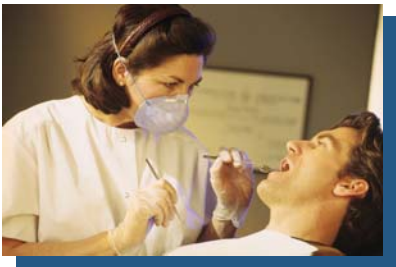
Coverage Area	Worldwide
<b>Maximum Lifetime Benefit Per Person</b>	\$5,000,000 (Standard)
<b>Deductible (Calendar Year)</b>	\$100 - \$25,000 <i>The deductible is reduced 50% when using the U.S. independent Preferred Provider Organization (provided through The First Health Network)</i>
<b>Family Deductible (Calendar Year)</b>	Maximum of three (3) deductibles per family
<b>Deductible Carry Forward</b>	Expenses incurred during the last 3 months of a calendar year will be applied toward satisfaction of the deductible for the next calendar year, but only if the deductible was not met during the prior calendar year
<b>Coinsurance Percentages</b> <ul style="list-style-type: none"> <li>◆ Medical expenses incurred outside the U.S., Canada, or Puerto Rico</li> <li>◆ Medical expenses incurred in the U.S. using the PPO</li> <li>◆ Medical expenses incurred in the U.S., Canada, or Puerto Rico outside the PPO</li> </ul>	Plan pays 100% of eligible charges after deductible  Plan pays 100% of eligible charges after deductible  Plan pays 80% up to \$2,500 of eligible charges after deductible; thereafter the plan pays 100% of eligible charges
<b>Physician Office Services</b> <ul style="list-style-type: none"> <li>◆ Adult Wellness Benefit</li> <li>◆ Child Wellness Benefit</li> <li>◆ Illness or Accident Benefit</li> </ul>	Plan pays up to \$500 per calendar year Plan pays up to \$500 per calendar year Subject to deductible and applicable coinsurance
<b>Hospital Services</b> Inpatient & Outpatient Emergency Room (injury or illness)	Subject to deductible and applicable coinsurance
<b>Eligible Medical Expenses</b>	Subject to deductible and applicable coinsurance
<b>Local Ambulance</b>	Subject to deductible and coinsurance for emergency local transport deemed medically necessary
<b>Emergency Medical Evacuation</b>	Up to the lifetime maximum benefit per person

<b>Emergency Reunion</b>	\$10,000 per insured person (return to home country)
<b>Return of Mortal Remains</b>	\$10,000 per insured person (return to home country)
<b>Maternity Coverage</b> Pre-natal care; delivery of newborn; post-natal care Newborn baby care	Covered as any other illness Subject to deductible & coinsurance  Routine care for first 31 days of life
<b>Human Organ Covered Transplants</b>	\$5,000,000 lifetime maximum inside transplant network facilities
<b>Durable Medical Equipment</b>	\$10,000 (lifetime maximum benefit)
<b>Home Health Care &amp; Extended Care Facility</b>	URC up to a maximum of 90 days coverage
<b>Chiropractic Care</b>	\$30 per visit, maximum of \$1,000 per calendar year
<b>Physical Therapy</b>	\$50 maximum benefit per visit
<b>Prescription Drugs</b> Mail order and retail pharmacies	Usual, reasonable, and customary charges
<b>Supplemental Accident</b>	\$300 benefit per accident, deductible and coinsurance thereafter
<b>Vision Benefit</b> ◆ Exams ◆ Materials (frames, lenses, contacts)	Plan pays up to \$100 per 24 months Plan pays up to \$150 per 24 months
<b>Mental/Nervous, Alcohol &amp; Substance Abuse Treatment</b>	Inpatient - Maximum of 30 days confinement Outpatient - payable at 50% after deductible Inpatient and outpatient - \$25,000 lifetime maximum
<b>Family Counseling</b>	\$500 lifetime maximum
<b>Bereavement Counseling</b>	\$100 benefit per person within 6 months of the covered insured person's death
<b>Pre-Admission Certification</b>	Failure to pre-certify maternity, admissions, and surgeries could reduce benefits
<b>Complementary Medicine Benefits</b>	Acupuncture - \$150; Aroma Therapy - \$50; Herbal Therapy - \$50; Magnetic Therapy - \$75; Massage Therapy - \$150; Vitamin Therapy - \$100
<b>Hospice Care</b>	Up to the lifetime maximum limit

*GEM covers the Usual, Reasonable and Customary (URC) charges for eligible expenses in the area where you receive treatment. The plan also covers any Value Added Tax incurred for these eligible expenses. The foregoing list is only a summary of available benefits and coverages, and is subject to the specific terms and conditions of the plan concerning eligible benefits, limitations, eligibility and exclusions. Please refer to the certificate wording for a complete description, which is available upon request.*

## Optional Dental Coverage

	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
<b>Schedule of Benefits</b>			
<b>Class I, Diagnostic, Preventive</b> Emergency palliative treatment Not subject to deductible	100%	100%	100%
<b>Class II, Basic Service</b> X-Rays, oral surgery, extractions, endodontics, periodontics, anesthesia	80%	80%	80%
<b>Class III, Major Services</b> Prostodontics (bridges, partial dentures), major restorative services (crowns, inlays)	50%	50%	50%
<b>Orthodontia</b>	0	50%	50%



As a complement to the medical benefits, GEM offers three supplemental dental plans.



# Plan Information

## Pre-existing Conditions

Pre-existing conditions means any illness or injury for which you receive any diagnosis, medical advice or treatment, or take any prescribed drug, or where distinct symptoms are evident, during the 6 months immediately preceding the effective date of GEM coverage. If you have been covered continuously by a previous health plan without a significant break in coverage (defined as 63 days), credit will be given for the time you were covered. If you were not covered by another plan, any expenses incurred in the first 12 consecutive months due to pre-existing conditions are not covered.

## Exclusions

The following is a summary of services that are not covered under GEM:

- War and terrorism (limited "innocent bystander" coverage is included under the plan)
- Treatment, services or supplies that are not administered or ordered by a licensed physician, or services or supplies performed or provided by a relative
- Treatment, services, or supplies that are not medically necessary or charges that exceed Usual, Reasonable, and Customary charges
- Surgeries or treatments that are investigational, experimental, or for research purposes
- Confinement primarily for custodial, educational or rehabilitative care
- Exercise programs, weight modification or treatment for obesity
- Treatment or surgery for cosmetic or aesthetic reasons, except for reconstructive surgery incidental to or following other covered surgery
- Treatment for a person who was HIV+ prior to the person's effective date
- Artificial insemination, infertility, impotency, sterilization or reversal of sterilization
- Hearing aids, TMJ dysfunction, orthoptics and visual eye training
- Injury sustained from Hazardous Sports activities
- Self-inflicted injury or illness, charges resulting from or during the commission of a crime or felony, or injury sustained while under the influence of alcohol or drugs
- Speech, vocational, occupational, biofeedback, acupuncture, recreational, sleep or music therapy
- Certain care, treatment or supplies for the feet
- Care and treatment for hair loss
- Injury or illness that is covered under workers' compensation or similar laws

*See the certificate wording for a definition of pre-existing conditions and a complete list of exclusions and limitations, and for all other specific terms and conditions of the plan. Certificate wording is available upon request prior to purchase.*

## Emergency Assistance

Having adequate medical coverage is always a concern, but many times it's the annoying, non-medical events that can disrupt your life. To help ease these problems, GEM also provides the following emergency assistance services:

✓ **Emergency Travel Arrangements**

In the event you must return home or discontinue your trip as a result of an interruption in travel due to an illness of your spouse, child, parent, in-law, or grandparent, IMG will help you make the appropriate travel arrangements. You are responsible for the cost of the travel tickets.

✓ **Lost Passport/Travel Documents Assistance**

IMG will help you report, retrieve or replace lost or stolen travel documents, such as your passport, credit cards and airline tickets.

✓ **Lost Luggage Assistance**

IMG will assist you in communicating with the commercial carrier for the return of your lost luggage.

✓ **Embassy or Consulate Referral**

IMG will inform you of the location and contact telephone numbers for the nearest embassy or consulate, no matter where you are.

✓ **Emergency Message Relay**

IMG will receive or transmit emergency messages between you, your family, and your employer.

✓ **Emergency Prescription Replacement**

IMG will assist with the replacement of lost or damaged prescription medication. You are responsible for the cost of the actual medication and shipping costs (if any).

✓ **Medical Referral**

If urgent medical advice or care is needed, IMG is prepared to refer you to the nearest appropriate care facility or provide a listing of available medical care to you. IMG will also help with obtaining an appointment with the medical care provider you have chosen.

✓ **24-Hour Medical Monitoring**

If you are hospitalized, IMG will provide medical professionals to communicate with your treating doctor(s) and help you monitor your condition. IMG can also communicate with your family doctor as you direct.

✓ **Emergency Cash Transfer**

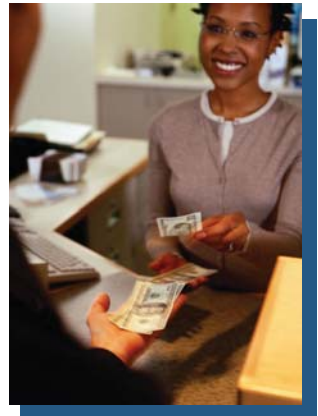
IMG will help you transfer your funds, up to US\$500, in the event of a medical or travel emergency.

✓ **Legal Referrals**

IMG will provide you with a referral to the nearest attorney.

✓ **Emergency Translations**

IMG will provide personal, emergency telephone translation services and referral to a local interpreter service should you require language assistance.



To ensure that we are available when and where we are needed, IMG maintains North American and European service centers. If you would like additional information about GEM or other international medical products we offer, please contact us:

#### **US Service Center**

International Medical Group, Inc.  
2960 North Meridian Street  
Indianapolis, IN 46208 USA  
Telephone: Marketing inquiries 866.368.3724  
Other inquiries 800.628.4664 (within the US)  
or 317.655.4500 (outside the US)  
Fax: 317.655.4505  
Email: [insurance@imglobal.com](mailto:insurance@imglobal.com)  
Website: [www.imglobal.com](http://www.imglobal.com)

#### **European Service Center**

IMG Europe Ltd  
36 - 38 Church Road  
Burgess Hill  
West Sussex RH15 9AE, United Kingdom  
Telephone number: +44 (0) 1444 465555  
Fax: +44 (0) 1444 465550  
Email: [info@imgeurope.co.uk](mailto:info@imgeurope.co.uk)  
Website: [www.imgeurope.co.uk](http://www.imgeurope.co.uk)



**INTERNATIONAL MEDICAL GROUP**

GEM is underwritten by Sirius International Insurance Corporation (publ), rated A (excellent) by A.M. Best and A- by Standard & Poor's (at the time of printing). Sirius International is a White Mountains Re company.

Please refer to the certificate wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility and exclusions outlined in this booklet. Certificate wording is available upon request prior to purchase. The summary description of coverages, benefits and eligibility in this brochure is accurate at the date of printing, subject to the terms of the plan. Any updates or changes made subsequent to printing will be included in the fulfillment kit sent upon approval of your application, and/or from time to time thereafter.

IMG IS YOUR COMPLETE  
SOURCE FOR INTERNATIONAL  
MEDICAL COVERAGE

TRAVEL INSURANCE

EXPATRIATE INSURANCE

INTERNATIONAL EMPLOYEE BENEFITS

MARINE INSURANCE

TRIP CANCELLATION INSURANCE

[www.imglobal.com](http://www.imglobal.com)

BOCA BENEFITS CONSULTING GROUP, INC.  
P.O. BOX 4309  
CLEARWATER, FL US 33758  
Phone: 727-535-6902  
Fax: 727-535-8190  
[rw\\_murphy@bocabenefits.com](mailto:rw_murphy@bocabenefits.com)  
<http://www.bocabenefits.com>



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