

## BENEFITS

IMMI covers the Usual, Reasonable, and Customary (URC) charges for eligible expenses in the area where treatment is received. Deductibles and per insured person per calendar year with a maximum of 3 deductibles per family per calendar year. **For eligible expenses incurred in the United States, outside of the independent PPO network:** once the deductible is met, the plan will pay 80% of all eligible expenses up to US\$5,000 then 100% of eligible expenses to the policy maximum. **For eligible expenses incurred in the United States, within the independent PPO network:** the deductible and co-insurance will be waived and the plan will pay 100% of eligible expenses. **For eligible expenses incurred outside of the United States:** once the deductible is met, the plan will pay 100% of eligible expenses up to the policy maximum.

MEDICAL INSURANCE	BENEFIT <small>Subject to deductible &amp; coinsurance</small>
Coverage Area	Worldwide, 24 hours per day
Policy Maximum	US\$1,000,000 per insured per certificate period
Hospitalization	Average semi-private room rate
Intensive Care Unit	URC
Surgery	URC
Outpatient Care	URC
Supplemental Accident Benefit	\$300 per covered accident, before application of deductible and coinsurance
Mental and Nervous Care	US\$20,000 lifetime maximum after 12 months of continuous coverage
Maternity and Newborn Care	Up to the policy maximum after 10 months of continuous coverage

## MEDICAL INSURANCE

### Transplants

Subject to special transplant pre-notification requirements, and only when treatment is provided within the Managed Transplant System Network

### Emergency Medical Evacuation

### Repatriation of Mortal Remains

### Chiropractic Care

With a physician's referral  
Without a physician's referral

### Wellness Care

Routine physical examinations, including dermatology screenings for individuals aged 35 years and older after 24 months of continuous coverage

### SCUBA Coverage

Please contact your agent or representative for details

### Physical Therapy

### Amateur Sailboat Racing Coverage

Please contact your agent or representative for details

## BENEFIT Subject to deductible & coinsurance

Up to a lifetime maximum of US\$500,000

US\$50,000 - must be approved and coordinated in advance by IMG

Up to US\$25,000 - must be approved and coordinated in advance by IMG

URC  
US\$25 per visit, up to 20 visits per year, not subject to deductible or coinsurance

Up to US\$250 per calendar year

URC

Up to US\$50 per visit, per charge

US\$10,000 per policy period, US\$50,000 lifetime maximum with a benefit specific deductible of US\$2,500 per calendar year

*This brochure is a summary only, and is subject to the specific terms and conditions of the plan concerning eligible benefits, limitations, eligibility and exclusions thereunder. Please refer to the policy wording for a complete description. Policy wording is available upon request.*