

A worldwide benefits
program designed for
groups of three or more
internationally-assigned
employees

GEOSM GROUP

The Global Employer's OptionSM



INTERNATIONAL MEDICAL GROUP

GEOSM GROUP



Choosing an international medical plan

As an international employer, you face the challenge of selecting a benefit program for your employees who are living or traveling abroad. To be competitive, you have to ensure these employees receive worldwide access to quality care, efficient international administration, and full coverage for treatment while in the U.S. Most domestic plans can't meet these unique needs.

International Medical Group[®], Inc. (IMGSM) offers GEOSM Group, a plan designed specifically for employers who need US-style coverage for their employees around the globe. GEO Group provides a wide range of benefits combined with the world class service of an established leader in the international medical insurance field.

GEO Group benefits include*:

- Inpatient/Outpatient services
- Ambulance services
- Emergency medical evacuation
- Emergency reunion
- Repatriation
- Maternity
- Supplemental accident
- Adult/child wellness

* Please refer to policy wording for a complete description of eligible benefits, limitations, eligibility and exclusions.

Whether you're initiating your benefit search or reviewing your options, IMG can guide you through the process and customize our products to meet your needs.

International services you can trust

Our number one priority is to provide the highest level of service to international assignees.

International Medical Group is a worldwide leader in designing, distributing and administering global healthcare benefits. Since 1990, we have built a solid reputation by providing medical security to individuals, families, and groups in more than 150 countries.

IMG focuses solely on the international market. All of our administrative functions are completed in-house which gives us greater control over the quality of our service and keeps 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 our clients' expectations.

IMG has served over 500,000 clients worldwide including:

- Fortune 500 companies
- expatriates
- business executives
- local and third country nationals
- schools and universities
- missionary groups
- vacationers
- professional marine crew
- entertainers



What do you and your employees need?

Employee Services

- ✓ Complete portfolio of health plans including medical, dental, life, and disability income
- ✓ Access to quality health care anywhere in the world (including the U.S.)
- ✓ International emergency assistance, including medical evacuation
- ✓ 24-hour availability for emergency services, medical evacuation and precertification
- ✓ On-site, physician-directed emergency medical services and large claim management
- ✓ Full portability from country to country - your insurance goes where you go
- ✓ Internet services - employees can search for a provider within the independent PPO network; print plan descriptions; and initiate precertification
- ✓ Free calls to IMG from anywhere in the world

Employer Services

- ✓ Coverage for expatriate, third-country national and local-country national employees on one benefit plan
- ✓ Separation of costs by country or overall international operation
- ✓ Containment of costs through lower international premiums
- ✓ Domestic and international continuation as may be required by U.S. law
- ✓ U.S.-based administration with toll-free access
- ✓ HIPAA benefits as available

Independent Preferred Provider Organization

- ✓ Deductible is reduced by 50%, and any applicable coinsurance is waived when eligible treatment is received from a network provider
- ✓ Largest independent PPO in the U.S., with over 360,000 providers and 4,000 hospitals
- ✓ Internet access to provider directory

Specialized Claim Services and Processing

- ✓ Specialized administration with multilingual claim adjudication
- ✓ Claims processed via automated international claim system with over 99% accuracy
- ✓ Claim forms available in multiple languages
- ✓ Translation of bills and claim information from foreign languages
- ✓ Claim inquiries, status of claim information and reimbursement options available by phone, fax and email
- ✓ Over 90% of claims processed within 10 days of receipt of complete information
- ✓ Experienced international currency conversion
- ✓ Claim reimbursement directly to provider or insured via check, direct deposit to U.S. bank account, or electronic transfer to international account
- ✓ Professionally trained multilingual claims administrators with proven international experience
- ✓ Verification of benefits and explanation of benefits to providers
- ✓ Large case management

Strength, security, service



Quality benefits and superior service are important criteria for any medical coverage, however, financial stability is also crucial. While IMG provides plan administration expertise, our globally-recognized partner, Sirius International Insurance Corporation (publ), offers the financial security and reputation demanded by international consumers. Rated A (excellent) by A.M. Best and A- by Standard & Poor's*, Sirius International shares IMG's vision of the international marketplace and offers the stability of a well-established insurance company.

IMG and Sirius International bring together all the components of world class medical coverage, delivering a plan that is easy to use and easy to administer. GEO Group - The Global Employer's Option.

IMG earns the confidence of our clients by delivering superior service around the globe, around the clock.

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 GEO Group or our other international medical products, please contact us:

US Service Center

International Medical Group, Inc.
407 Fulton Street, Indianapolis, IN 46202 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
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**Ratings accurate as of the date of printing and subject to change.*

The GEO product line includes:

GEO Group

Fully-insured global benefit plans

GEO Group Stop Loss

Stop Loss insurance option for partially self-funded global benefit plans

GEO Group ASO

Administrative services only option for global benefit plans

To obtain more information regarding GEO Group or to request a proposal on-line, please visit the GEO website at www.geoplusinternational.com.

International Medical Group also offers the following international products:

Patriot Travel Medical InsuranceSM

Short-term travel plans for individuals and families

Patriot Group Travel Medical InsuranceSM

Short-term travel plans for groups of five or more

Patriot ExecutiveSM

Travel plans for executives and others who travel frequently throughout the year outside of the US and Canada

Global Medical InsuranceSM

Long-term medical plan for individuals and families

This brochure contains only a summary description of all current GEO Group benefits. Please refer to the Policy Wording for a complete description of all terms, conditions and exclusions. Policy Wordings are available upon request.



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Coverage without boundaries®