

International Marine
Medical InsuranceSM



A worldwide benefits program designed for groups of two or more professional marine captains and crew



Understanding Your Market. **Exceeding Your Expectations.**

It is rare to find an insurance provider that offers flexible, specialized products and associated services for the marine industry. It is rarer still to find a company with the dedication, resources and ability to professionally administer health care benefits and deliver claims cost containment on a global basis. However, at International Medical Group® (IMG®), we understand the unique needs of marine crew professionals. In fact, we have an entire marine division dedicated to serving those in this important business segment.

For more than 25 years, our team has provided specialized insurance programs for captains, officers and crew members. One such program is the International Marine Medical InsuranceSM (IMMI) plan. This customizable plan offers comprehensive medical coverage to groups of two or

more marine crew professionals who live and work aboard ocean-going vessels. Among its many benefits, IMMI helps alleviate some of the burden placed upon vessel owners by the Maritime Labour Convention, which has imposed additional liabilities for medical expenses, and other liabilities related to crews working aboard their vessel.

The IMMI program, coupled with our expertise in marine claims, medical management and international services, will help you and your members properly prepare for sudden injury or illness that occur while on assignment. But IMG provides more than just insurance; we provide the Global Peace of Mind® marine crew professionals deserve, backed by a team of professionals committed to being there when you need us.



Being There, 
In Your Shoes. 

Medical Benefits Summary

Calendar Year	January 1 st - December 31 st			
Maximum Limit	\$5,000,000			
Medical Concierge	The Medical Concierge Service (MCS) is a proprietary IMG service that helps our members navigate the U.S. healthcare system to identify the highest quality, most cost-effective providers for scheduled inpatient and certain outpatient treatments.			
Benefit Levels	United States	United States	United States	International
	Medical Concierge	In-Network	Out-of-Network	International
Deductible Options	\$0	Deductible reduced by 50% up to a max. of \$2,500	\$100 to \$10,000	\$100 to \$10,000
Deductible per Family	\$0	3 Deductibles- Deductible reduced by 50% up to a max. of \$2,500	3 Deductibles	3 Deductibles
Deductible Carry Forward	Expenses incurred during the last three 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.			
Coinsurance	Plan pays 100%, Member pays 0%	Plan pays 100%, Member pays 0%	Plan pays 80%, Member pays 20%	Plan pays 100%, Member pays 0%
Inpatient or Outpatient Services Subject to deductible and coinsurance				
Benefit	Medical Concierge	In-Network	Out-of-Network	International
Eligible Medical Expenses	100%	100%	80%	100%
Physician Visits / Services	100%	100%	80%	100%
Hospital Emergency Room: <u>United States</u> <i>\$250 additional deductible if treatment of an illness does not result in hospital admission</i>	Not Applicable	100%	80%	100%
Hospital Emergency Room: <u>International</u>				
Hospitalization / Room & Board <i>Average semi-private room rate. Includes nursing services and ancillary services</i>	100%	100%	80%	100%
Intensive Care	100%	100%	80%	100%
Outpatient Surgical / Hospital Facility	100%	100%	80%	100%
Laboratory	100%	100%	80%	100%
X-rays	100%	100%	80%	100%
CAT Scans and MRI	100%	100%	80%	100%
Pre-admission Testing	100%	100%	80%	100%
Surgery	100%	100%	80%	100%
Reconstructive Surgery <i>Surgery is incidental to or follows a covered surgery</i>	100%	100%	80%	100%
Assistant Surgeon	100%	100%	80%	100%
Second Surgical Opinion	100%	100%	100%	100%
Anesthetists	100%	100%	80%	100%
Newborn Care <i>During the first 31 days of life. Eligible if pregnancy is covered under the plan</i>	100%	100%	80%	100%
Durable Medical Equipment	100%	100%	80%	100%

Medical Benefits Summary *(Continued)*

Inpatient or Outpatient Services (continued)				
Benefit	Medical Concierge	In-Network	Out-of-Network	International
Pregnancy and Childbirth <i>After 10 months of continuous coverage</i>	100%	100%	80%	100%
Pregnancy Complications <i>After 10 months of continuous coverage</i>	100%	100%	80%	100%
Podiatry Care <i>Maximum limit: \$750</i>	Not Applicable	100%	80%	100%
Chiropractic Care <i>Not subject to deductible, maximum limit per Visit: \$75, maximum visits: 20</i>	100%	100%	80%	100%
Chiropractic Care As Part of Recovery Treatment Plan For a Covered Illness or Injury <i>Physician order is required</i>	100%	100%	80%	100%
Physical Therapy <i>Outpatient maximum per visit: \$75, inpatient physical therapy is not subject to the visit maximum. Physician order is required</i>	100%	100%	80%	100%
Home Nursing Care	100%	100%	80%	100%
Extended Care Facility	100%	100%	80%	100%
Transplant <i>Lifetime maximum: \$1,000,000</i>	100%	100%	80%	100%
Preventative Care <u>NOT</u> Subject to Deductible and Coinsurance				
Adult Preventative Care <i>Maximum limit: \$250</i>	Not Applicable	100%	100%	100%
Child Preventative Care <i>Maximum limit: \$250</i>	Not Applicable	100%	100%	100%
Prescriptions Subject to Deductible and Coinsurance				
Prescriptions	Not Applicable	80%	80%	100%
Mental or Nervous, Substance Abuse, Counseling Subject to Deductible and Coinsurance				
Lifetime Maximum	\$20,000			
Inpatient Mental or Nervous / Substance Abuse <i>Maximum limit: \$10,000, after 12 months of continuous coverage</i>	Not Applicable	100%	80%	100%
Outpatient Mental or Nervous / Substance Abuse <i>Maximum limit per visit: \$100, maximum visits per calendar year: 52, after 12 months of continuous coverage</i>	Not Applicable	50%	50%	50%
Emergency Services <u>NOT</u> subject to Deductible and Coinsurance unless otherwise noted				
Emergency Local Ambulance <i>Subject to deductible and coinsurance, illness must result in a hospital admission</i>	Not Applicable	100%	80%	100%
Emergency Medical Evacuation* <i>Lifetime maximum: \$1,000,000 for insured under age 65</i>	Not Applicable	100%	100%	100%
Return of Mortal Remains* <i>Maximum limit per Insured Person: \$25,000</i> Local Burial / Cremation <i>Maximum limit: \$10,000</i>	Not Applicable	100%	100%	100%
Emergency Reunion* <i>Lifetime maximum: \$10,000, day maximum: 15 days, meal maximum: \$25 per day</i>	Not Applicable	100%	100%	100%
Inter-Facility Ambulance Transfer <i>As a result of an inpatient hospital admission</i>	100%	100%	100%	100%

Medical Benefits Summary *(Continued)*

Vision Care <u>NOT</u> Subject to Deductible and Coinsurance				
Routine Eye Examination <i>Available after 12 months of continuous coverage</i>	Maximum Limit every 24 months: \$100			
Corrective Lenses, Contacts, Frames <i>Available after 12 months of continuous coverage</i>	Maximum Limit every 24 months: \$150			
Other Services <u>NOT</u> Subject to Deductible and Coinsurance Unless Otherwise Noted				
Amateur Sailboat Racing <i>Subject to deductible and coinsurance</i>	Not Applicable	100%	80%	100%
Crew Member Return <i>Maximum calendar limit: \$2,500</i>	Not Applicable	100%	100%	100%
Emergency Dental <i>Subject to deductible and coinsurance</i>	Not Applicable	80%	80%	100%
Hospital Indemnity <i>For inpatient stay outside of the United States, maximum limit per overnight: \$50, maximum overnight limit: 20, maximum calendar limit: \$1,000</i>	Not Applicable	Not Applicable	Not Applicable	100%
Medical Travel Management	Reimbursement of 10% of the cost savings, up to a maximum of \$7,500 back to the member where such savings arise from medically necessary non-emergency treatment, including hospitalization and surgery outside the United States. Meal allowance maximum: \$100 per day			
Supplemental Accident <i>Maximum limit per covered accident: \$300</i>	Not Applicable	100%	100%	100%

All coverage and benefits in this policy are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at usual, reasonable and customary charges. This is a summary and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided. *Must be coordinated by the the company

Supplemental Programs

As a complement to the medical benefits, IMMI offers the following supplemental insurance programs. All amounts are in U.S. dollars.

Dental Insurance	Plan I	Plan II	Plan III
Calendar Year Maximum per Person	\$1,000	\$1,000	\$1,500
Deductible	\$50	\$50	\$50

Schedule of Benefits - All benefits are subject to deductible unless otherwise noted

Class I, Diagnostic, Preventive <i>Not subject to deductible (Emergency Palliative Treatment)</i>	100%	100%	100%
Class II, Basic Service <i>(X-Rays, oral surgery, extractions, endodontics, periodontics, anesthesia)</i>	80%	80%	80%
Class III, Major Services <i>(Prosthodontics - bridges, partial dentures, Major restorative services - crowns, inlays)</i>	50%	50%	50%
Orthodontia <i>(age 19 and under)</i>	N/A	50%	50%

Group Life Insurance

- ▶ Group Life benefit includes:
 - Term Life Insurance Benefit
 - Accidental Death Benefit
 - Dismemberment Benefit
- ▶ 10 or fewer employees:
 - \$10,000 minimum required
- ▶ Automatically approved up to \$100,000 if member is approved for the IMMI medical plan
 - Additional underwriting \$100,001 - \$250,000
- ▶ Group Life can be issued as a flat amount (e.g. \$50,000) or by salary (e.g. 2 x salary)
- ▶ Group Life Reduction Schedule
 - Less than age 65: Full amount payable
 - Ages 65-69: 35% reduction
 - Ages 70-74: 55% reduction
 - Ages 75-79: 70% reduction
 - Age 80+: 80% reduction

Medical Management Without BoundariesSM

The ability to access quality health care is essential when a medical emergency arises abroad. From routine medical care and check-ups to complex case management and medical evacuations, IMG is there to offer our expertise in cost containment and our unique blend of services, including:

International Utilization Management

Utilization Management is the process of determining whether the services delivered or scheduled to be delivered to a member are medically necessary and appropriate. By using established medical guidelines, evaluation is provided for the medical necessity for hospitalizations and out-patient services, and the appropriateness of the overall treatment plan.

The key to successfully managing rising health care costs is early identification of catastrophic cases, and then taking action to manage those cases. Precertification is used as a key tool for this early identification of a member's entry into the health care system. This allows our medical staff to be proactive in working with both the member and the providers, assuring delivery of health care in the most appropriate and cost-effective manner.

Prior to receiving treatment, members will need to precertify the following procedures to avoid a reduction in benefits:

- In-patient treatment
- Inter-facility transfer
- Maternity
- Surgery or surgical procedure
- Treatment in an extended care facility
- Home nursing care
- Chemotherapy
- Radiation Therapy
- All transplants

Medical Travel Management

The Medical Travel Management benefit offers the member who is contemplating non-emergency medical treatment in the United States the opportunity to be financially compensated for having that care rendered by a qualified medical provider(s) outside of the U.S.

When treatment is received outside of the U.S., and there is greater than \$10,000 cost savings to the Plan, the member will personally share in any cost savings that are realized. The cost savings are calculated using the average U.S. cost of the medical service compared to the actual cost of the medical procedure and associated medical travel costs performed by the non-U.S.-based provider(s).

International Comprehensive Care Management

Our medical staff will help coordinate care for your members who have highly complex cases requiring detailed management. These services may include assisting with:

- Concurrent review and monitoring of services for medical necessity
- Coordination of the hospitalization and any necessary post-discharge care

Additional Information

Customizable Solutions

We are confident that IMMI will provide quality medical coverage specific to your organization's and group members' needs. For groups of a certain size, IMMI also offers the flexibility to customize benefits. Please contact your insurance producer and/or IMG for more information. Our reputation for excellence has been built on providing top-tier programs to organizations like yours around the world, and we will work closely with you to design a benefits package to meet your unique needs.





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