

Short-term, travel medical insurance for travelers age 65+

GlobeHopperSM Senior







About IMG®

International Medical Group®, Inc. (IMG) began more than 25 years ago as a family-owned and operated company. We remain firmly committed to providing you and your family **Coverage Without Boundaries®**.

IMG has grown to become one of the world's leading companies in international medical and travel insurance. Dedicated to providing top-tier global benefits and unparalleled service, IMG maintains a reputation of excellence and works tirelessly to support you and your family. Tens of millions of members across 170 countries trust IMG to provide security, health and well-being.

GlobeHopper Senior

GlobeHopper Senior offers market-leading, affordable short-term travel medical insurance to U.S citizens and U.S. permanent residents over the age of 65 while they are travelling outside the United States. The insurance provides two plan options: Single-Trip and Multi-Trip. GlobeHopper Senior Single-Trip helps protect travelers who need travel medical insurance coverage from five days up to 12 months while on a single trip. GlobeHopper Senior Multi-Trip offers flexible protection to frequent travelers who prefer to purchase an annual plan to cover multiple trips throughout a 12-month period, with each trip covered up to 30 days maximum.

Who is eligible to apply for GlobeHopper Senior?

Eligible individuals are:

- 65 years of age or older
- U.S. citizens and U.S. permanent residents
- Qualified for Medicare, actively enrolled in Medicare Parts A & B and enrolled in a Medigap Plan or Medicare Advantage Plan

This plan is secondary to Medicare, a Medigap and/or a Medicare Advantage Plan and provides coverage for medical expenses outside the U.S. only.

What coverage does GlobeHopper Senior provide?

GlobeHopper Senior:

- Offers immediate access to care and reimbursement for eligible medical expenses
- Allows the option to select a hospital or doctor of your choice
- Provides reimbursement for emergency and non-emergency care expenses
- Provides 24/7 customer service access anywhere in the world
- Does not have a maximum age restriction



Additional Benefits & Services

MyIMGSM

We provide service at your fingertips anytime, anywhere. MyIMG is an online customer portal that allows you to access information and manage your accounts from anywhere in the world. Our service centers in the U.S. and Europe are available to help or handle emergencies 24 hours a day, and through MyIMG you have immediate access to your account.

Some features include:

- Claims information and status
- Locating a provider
- Accessing and printing your ID card
- Initiate precertification
- Obtaining certificate documents
- Live chat



Locating a Provider

This plan gives you the freedom to seek treatment while traveling outside the U.S. with the hospital or doctor of your choice. To help you locate health care providers outside the U.S., IMG provides the International Provider Access (IPA), a database of more than 17,000 providers on [MyIMG.imglobal.com](https://www.myimg.com).

Conditions of Coverage

1. Coverage and benefits are subject to the deductible and coinsurance and all terms of the Certificate of Insurance and Master Policy.
2. Coverage under a GlobeHopper Senior plan is secondary to any other coverage.
3. Coverage and benefits are for eligible medical expenses which are medically necessary, usual, reasonable and customary.
4. Charges must be administered or ordered by a licensed physician.
5. Charges must be incurred during the Period of Coverage or the coverage duration per trip.
6. Claims must be presented to IMG for payment within ninety (90) days from the date the claim was incurred.

Quality Guarantee

Your satisfaction is very important to IMG. If you are not pleased with this product for any reason, you may submit a written request, within 5 days from the initial effective date, for cancellation and refund of your premium. If you do not have any claims filed with IMG, you may cancel your plan after the review period; however, the following conditions will apply:

1. You will be required to pay a \$50 cancellation fee.
2. Only full month premiums will be considered for refunds.

For example, if you choose to cancel your coverage two months and two weeks prior to the date your coverage ends, IMG will only consider the two full months for a refund. If you have filed claims, your premium is non-refundable.

Enrollment Process & Application Form

You should read the following important information prior to completing the Application Form.

How To Enroll

Before you begin your travel, simply apply online or fill out the Application Form and calculate the estimated premium for the time period you and/or your spouse will be traveling. Once you have completed the Application Form, return it to your insurance agent and/or IMG.

Eligible individuals listed on the Application Form and for whom premiums have been paid will be covered from the latest of the following dates:

1. The date IMG approves your completed Application Form and receives the appropriate premium
2. The date you depart from your home country
3. The date requested on your Application Form

Fulfillment Kit

IMG processes Application Forms in a quick, timely manner. Once processing is complete, IMG will mail and/or email the fulfillment kit(s) to the address/email listed in the Application Form. The fulfillment kit(s) will include an IMG Identification Card(s), IMG contact numbers, Claim Forms and the insurance certificate providing a complete description of the rights and benefits under the contract. For your convenience, you will get emailed this information or may access it from the IMG website. We must have your correct email address to complete this process.

If you do not choose Online Fulfillment, IMG will mail your fulfillment materials. This may cause delays. We recommend online fulfillment for immediate access to your coverage information.

GlobeHopper Senior Single-Trip Extension of Coverage

The GlobeHopper Senior Single-Trip is eligible to be extended up to 12 months from the initial effective date, provided there is not a break in coverage. Extensions are available in daily and monthly increments and may be completed online or by using a paper application; however, extensions of less than one month are available online. For each extension less than one month that is completed online, you will be charged an additional \$5 processing fee. Each insured person must only satisfy one deductible within each 12-month coverage period.



Claims Procedure

Precertification

Certain treatment and supplies including hospital admission, in-patient or out-patient surgery and other procedures as noted in the Certificate of Insurance must be Precertified for medical necessity, which means the insured person or their attending physician must communicate with an IMG representative at the number listed on the IMG identification card prior to admission to a hospital before receiving certain treatments and supplies or performance of a surgery. In case of an emergency admission, the Precertification call must be made within 48 hours of the admission or as soon as reasonably possible. If a hospital admission or a surgery is not Precertified, eligible claims and expenses will be reduced by 50%. It is important to note that Precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. All medical expenses eligible for reimbursement must be medically necessary and will be paid or reimbursed at usual, reasonable and customary rates. Please refer to the Certificate of Insurance for full details of the Precertification requirements.

For Precertification, emergency evacuation, and return of mortal remains, please call:

IMG in the U.S. at: +1.800.628.4664 (toll free) or +1.317.655.4500

IMG outside the U.S. at: 001.317.655.4500 (collect if necessary)

This information will also be provided on your ID card.

Claims Payment

All benefits payable under GlobeHopper Senior Travel Medical Insurance are subject to the terms and conditions in the Certificate of Insurance. To make claim processing efficient, claims for eligible medical expenses may be paid in two ways:

1. Eligible expenses that have been paid by or on behalf of the insured person may be reimbursed by check directly to the insured person.
2. Eligible expenses that have not yet been paid by the insured person may, at the option of IMG, be paid either to the insured person or directly to the provider.

Claim forms can be accessed at www.imglobal.com and mailed to International Medical Group, P.O. Box 88500, Indianapolis, IN 46208-0500 USA. All IMG contact numbers, claim forms and the Certificate of Insurance are included in the fulfillment kit. IMG may also be contacted by fax: +1.317.655.4505 or email: insurance@imglobal.com.



Note: An insured person may begin the Precertification process through My/IMG or the Client Resources section of our website, www.imglobal.com. Simply look for the Precertification option. You will be asked to provide the required information, which can then be submitted electronically to IMG. Once we have confirmed receipt of your request, our utilization management and review team will review the information provided and respond to the insured person or the provider within two business days. Please note that this online service will only initiate the Precertification process, and it should not be used to Precertify emergency admissions, procedures or evacuations.

Protect Your Investment

IMG also offers Trip Cancellation plans to help protect your travel investment. There are different plan options specifically designed for your needs. For more information, please contact your trusted insurance broker or visit our website.



Whether you're heading on a once-in-a-lifetime journey abroad or you're a seasoned traveler, you deserve to be protected. That's why it has been our mission, for over 25 years, to bring you Global Peace of Mind along with 24/7 service and support. Millions of people around the globe have chosen IMG for their international travel and medical insurance needs, and we intend to continue to serve those people and many more, meeting and exceeding expectations. We're with you every step of the way, wherever you are, to protect your health and well-being.

For more information please contact:

JOHN PHAM INSURANCE SERVICES
14541 BROOKHURST STREET, SUITE C1
WESTMINSTER, CA 92683
Phone: 714-531-3637
Fax: 714-531-3633
johnlpham@yahoo.com

International Medical Group, Inc.

P.O. Box 88509 | 2960 North Meridian Street
Indianapolis, IN 46208-0509 USA
For sales questions, please call +1.866.368.3724
For all other inquiries, please call +1.800.628.4664 or
+1.317.655.4500
Fax: +1.317.655.4505
Email: insurance

*Coverage is issued and underwritten by
Sirius International Insurance Corporation.*

This invitation to inquire allows eligible applicants an opportunity to inquire further about the insurance offered and is limited to a brief description of any loss for which benefits may be payable. Coverage is issued and underwritten by Sirius International Insurance Corporation. Benefits are offered as described in the insurance contract. Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations, and exclusions in the insurance contract. The contract does contain a pre-existing condition exclusion and does not cover losses or expenses related to a pre-existing condition. This brochure contains many of the valuable trademarks, names, titles, logos, images, designs, copyrights and other proprietary materials owned and registered and used by of International Medical Group, Inc. and its representatives throughout the world. © 2007-2015 International Medical Group, Inc. All rights reserved.

Marketed and administered by:



INTERNATIONAL MEDICAL GROUP

www.imglobal.com