

International Marine Medical InsuranceSM - Plan Summary

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



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

At International Medical Group® (IMG®), we understand the unique needs of marine crew professionals. For more than 20 years, we have provided specialized insurance programs for captains, officers, and crew members. We created an entire marine division to better serve those in this important business segment. Over time, we have earned a reputation for excellence by offering quality, dependable medical insurance programs to marine professionals like you, and many have found a partner in IMG that they can rely on and trust to service the worldwide needs of their members.

Recognizing the mobile lifestyle of those within this community, IMG developed International Marine Medical InsuranceSM (IMMI). This program offers continuous comprehensive medical coverage to groups of three or more marine crew professionals who live and work aboard ocean going vessels. Groups may elect a variety of options including deductibles and areas of coverage to tailor a plan that best fits their needs. Our comprehensive approach also allows for the inclusion of dependents. Additionally, IMMI helps alleviate some concerns of ship owners with the additional liabilities imposed on them because of the Maritime Labour Convention.

It is rare to find a company that offers flexible, specialized products and services for the marine industry. The IMMI program, coupled with our expertise in marine claims, medical management and international services, will help you and your members properly prepare for any sudden injury or illness that can occur while on assignment. At IMG, We're There With YouSM when you need us most, helping you easily adapt to new surroundings, providing you with Global Peace of Mind®.



Medical Benefits Summary

The following is a schedule of benefits for IMMI. The plans reimburse a Usual, Reasonable and Customary (URC) amount for the treatment you receive. All amounts are shown in U.S. dollars and subject to deductible and coinsurance unless otherwise noted.

Schedule of Benefits	Benefit Description
Coverage Type	Primary to P&I
Coverage Area	Worldwide
Rate Guarantee	Initial 12 months
Maximum Benefit	\$5,000,000 per Period of Coverage per Insured Person
Deductible - Calendar Year	Select from deductible options \$100 to \$10,000
Coinsurance Percentages <ul style="list-style-type: none"> ■ Medical expenses incurred outside the U.S. and Canada ■ Medical expenses incurred in the U.S. using the PPO ■ Medical expenses incurred in the U.S. outside the PPO and Canada ■ Independent U.S. Preferred Provider Network 	<ul style="list-style-type: none"> ▶ Plan pays 100% of eligible charges after deductible ▶ Plan pays 100% of eligible charges after deductible ▶ Plan pays 80% up to \$5,000 of eligible charges after deductible; thereafter plan pays 100% of eligible charges ▶ Provided through UnitedHealthcare
Physician Office Benefits <ul style="list-style-type: none"> ■ Wellness Benefit - Available after 12 months on plan ■ Illness or Accident Benefit 	<ul style="list-style-type: none"> ▶ Plan pays up to \$250 per calendar year ▶ Subject to deductible & coinsurance
Hospital Benefits <ul style="list-style-type: none"> ■ In-patient & Out-patient ■ Emergency Room - Injury ■ Emergency Room - Illness 	<ul style="list-style-type: none"> ▶ Subject to deductible & coinsurance ▶ Subject to deductible & coinsurance ▶ Subject to an additional \$250 deductible if treatment does not require admittance to the hospital (<i>waived outside U.S. and Canada</i>)
Other Benefits <ul style="list-style-type: none"> ■ Local Ambulance ■ Hospital Daily Indemnity ■ Emergency Medical Evacuation ■ Emergency Reunion ■ Supplemental Accident ■ Return of Mortal Remains ■ Human Organ Covered Transplant ■ Home Health Care, Extended Care Facility, Hospice ■ Chiropractic Care ■ Physical Therapy ■ Prescription Drugs 	<ul style="list-style-type: none"> ▶ Subject to deductible & coinsurance ▶ \$50 per night (<i>max. 20 nights</i>) for in-patient hospitalization outside the U.S. and Canada ▶ Up to \$1,000,000 lifetime maximum benefit per person ▶ \$10,000 lifetime maximum benefit - subject to deductible & coinsurance ▶ \$300 - no deductible or coinsurance ▶ \$25,000 per insured person ▶ \$1,000,000 lifetime maximum ▶ Subject to deductible & coinsurance ▶ \$75 per visit, maximum of 20 visits per calendar year, not subject to the deductible ▶ \$75 maximum benefit per visit ▶ Subject to deductible & coinsurance
Vision Benefit (<i>Available after 12 months of continuous coverage</i>) <ul style="list-style-type: none"> ■ Exams ■ Corrective lenses and/or frames 	<ul style="list-style-type: none"> ▶ \$100 per 24 months ▶ \$150 per 24 months
Mental/Nervous (<i>Available after 12 months of continuous coverage</i>)	Covered to \$10,000 per calendar year, \$20,000 Lifetime Maximum
Pre-existing Medical Conditions	Waiting period of six months if no treatment is received, starting on the effective date. If treatment is received or recommended in the first six months, then 12 month waiting period applies.

Medical Benefits Summary *(Continued)*

Schedule of Benefits	Benefit Description
Maternity Coverage <i>(Available after 10 months of continuous coverage)</i> <ul style="list-style-type: none"> ■ Pre-natal Care - Delivery of Newborn - Post-natal Care <i>(Maternity must be covered)</i> ■ Newborn Baby Care; Well-Baby <i>(Maternity must be covered)</i> 	<p>Covered same as any illness</p> <ul style="list-style-type: none"> ▶ Subject to deductible & coinsurance ▶ Routine care for the first 31 days of life
Additional Benefits <ul style="list-style-type: none"> ■ Crew Member Return ■ Amateur Sailboat Racing ■ Recreational Scuba 	<ul style="list-style-type: none"> ▶ Up to \$2,500 per calendar year ▶ Paid same as any other Illness/Injury ▶ Paid same as any other Illness/Injury
Optional Riders <ul style="list-style-type: none"> ■ Adventure Sports Rider ■ Maritime Rider 	<ul style="list-style-type: none"> ▶ Provides coverage for a number of adventure sports not included in the plan ▶ Allows the shipowner to insure his responsibility under the MLC to return a crew member deemed "unfit for duty" to his home country, resident country or country designated in his employment contract. Sudden recurrence of pre-existing conditions are covered as well to stabilize the insured.

Supplemental Programs

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

Term Life and Accidental Death and Dismemberment Insurance

- ▶ Group Life benefit automatically includes:
 - Term Life Insurance Benefit
 - Accidental Death Benefit
 - Dismemberment Benefit
- ▶ 10 or fewer IMG insured employees: \$10,000 minimum required
- ▶ Guarantee Issue to \$100,000
 - 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 ADEA 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

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			
Class I, Diagnostic, Preventive <i>(Emergency Palliative Treatment - Not subject to deductible)</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>(Lifetime maximum \$1,000)</i>	N/A	50%	50%

Medical Management Without BoundariesSM

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

International Utilization Management

Utilization Management is the process of determining whether the services delivered or scheduled to be delivered to a patient 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 patient's entry into the health care system. This allows our medical staff to be proactive in working with both the patient 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
- Maternity
- Surgery or surgical procedure
- MRI and CATs
- Care in an extended care facility
- Home nursing care
- Durable medical equipment
- Artificial limbs
- All transplants

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

Medical Claim Review

If your members have received a hospital bill, there is a reasonable bet that they have been overcharged. As reported in the Wall Street Journal, Weekend Investor, 80% of all hospital bills contain errors (*February, 2011*). Most claim administrators have invested significant amounts of money incorporating claims auditing software in the claims system. IMG takes the claim review process one step further by examining the details behind documents submitted by the medical provider. Our auditors review all medical records to assure that all the services billed were actually delivered and delivered in the quantities billed.

Our goal is to assure that your members only pay for the services that were actually received by the patient.

Exclusions

The following is a summary of items that are excluded from coverage under IMMI.*

- Pre-existing conditions*
- Treatment, services or supplies that are not administered or ordered by a licensed physician
- Treatment, services, or supplies that are not medically necessary
- 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
- 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
- Injury sustained from Hazardous Sports activities
- Injury sustained while under the influence of alcohol or drugs
- Self-inflicted injury or illness
- Charges resulting from or during the commission of a crime or felony
- Speech, vocational, occupational, biofeedback, recreational, sleep or music therapy
- Services or supplies performed or provided by a relative
- Corrective eye surgery
- Certain care, treatment or supplies for the feet
- Care and treatment for hair loss
- Exercise programs
- Congenital disorders
- Genetic testing or treatment
- War and Terrorism
- Charges for treatment of an injury which occurs during work at any job for pay or profit, except work performed for the insured vessel.

**Pre-existing conditions are Any Injury, Illness, sickness, disease, medical or health condition (whether physical or mental and regardless of the cause of the condition) for which medical advice, diagnosis, care or Treatment was recommended or received during the three (3) month period ending on the Enrollment Date.*

This brochure contains only a brief summary of current International Medical Marine Insurance benefits, conditions, limitations and exclusions, and is subject to all the terms and conditions of the full Certificate of Insurance. The complete Certificate of Insurance with all terms, conditions and exclusions will be included in the fulfillment kit sent to approved applicants. The International Medical Marine Insurance plans are amended, modified or replaced from time to time, and IMG reserves the right to issue the most current Certificate of Insurance for this insurance plan in the event this application and/or brochure has expired, is modified, or is replaced with a newer version. Samples of current Certificate wordings are available upon request.

Additional Information

Do you have everything you need?

We are confident that IMMI will provide the quality medical coverage specific to your organization and group members' needs. For groups of a certain size, IMMI also offers the flexibility to customize benefits. Please do not hesitate to 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 the benefits package to meet your specific needs.





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