



# MP+International® Plan Summary



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

At International Medical Group® (IMG®), we understand the intricacies of worldwide health care delivery and are especially sensitive to the needs of those in the missionary market. IMG created an entire missionary division in 1992 so we could provide specialized products and services exclusive to the missionary community. Over time, we have earned a reputation for excellence by providing quality, dependable medical insurance programs to mission sending organizations like yours and hundreds have found a partner in IMG that they can rely on and trust to service the worldwide needs of their missionaries.

MP+International® was designed to provide medical insurance to missionary groups by offering coverage while outside their country of residence. We recognize that nowhere are stable premiums more important than within the missionary community. Our attention to this fact begins with our unique plan design. MP+International offers a wide range of worldwide benefits that follow missionaries wherever they go. At the same time, it is designed to encourage them to receive medical care overseas when feasible, where the cost of medical care is comparatively less expensive than in the U.S. Combined with other cutting-edge services like our Medical Travel Management program, MP+International benefits and services are positioned to help you and your members take more control of your health care costs, which lends itself to greater premium stability.

It is rare to find a company that offers specialized products and services for the missionary community. As much as we are proud of our history in helping missionaries and mission sending organizations throughout the years, it is we who consider ourselves blessed to have had the opportunity to contribute in some way to the well-being and peace of mind to those who are serving the great commission abroad.



# Benefit Summary

The following benefits are offered to eligible insureds. The plan covers charges for Eligible Medical Expenses within the area of coverage. All amounts shown are in U.S. dollars.

Limit/Other	Limit/Amount for Eligible Medical Expenses
<b>Area of Coverage</b>	Worldwide
<b>Maximum Limit per Lifetime</b>	\$1,000,000 standard, \$5,000,000 option available
<b>Deductible per Calendar Year</b>	All deductibles apply worldwide and are per insured person
<b>Family Deductible per Calendar Year</b>	Two deductibles per family
<b>Emergency Room Deductible</b>	An additional deductible of \$250 will be applied for each emergency room visit for treatment of an illness which does not result in inpatient status
<b>Coinsurance per Calendar Year</b>	For treatment received outside of the U.S.: 0% U.S. treatment: <b>In the PPO Network</b> – 20% of eligible medical expenses until reaching \$5,000, then 0% <b>Utilizing Medical Concierge Provider</b> – 15% of eligible medical expenses until reaching \$5,000, then 0% <b>Outside the PPO Network</b> – 40% of eligible medical expenses until reaching \$5,000, then 0%
<b>Eligible Medical Expenses</b>	URC
<b>Hospital Room &amp; Board</b>	Up to the average semi-private room rate, including nursing service
<b>Intensive Care Unit</b>	Maximum of three times (3x) average semi-private room rate
<b>Mental or Nervous Disorders</b>	<b>Outpatient Treatment:</b> 50% of eligible medical expenses and maximum of 40 visits per insured person per calendar year. <b>Inpatient Treatment:</b> Maximum of 30 days per insured person per calendar year
<b>Physical Therapy</b>	\$2,500 Maximum per calendar year U.S.: Medical order or treatment plan required Outside of the U.S.: Medical order or treatment plan required only for expenses over \$1,000
<b>Chiropractic Care</b>	50% of eligible medical expenses up to \$500 maximum per calendar year
<b>Hospice</b>	\$7,500 lifetime maximum per insured person
<b>Home Nursing Care</b>	Limited to 30 days per calendar year
<b>Extended Care Facility</b>	Limited to 60 days per calendar year
<b>Podiatry</b>	\$750 maximum per calendar year
<b>Preventative Care</b>	Up to \$1,000 per calendar year. Not subject to deductible or coinsurance
<b>Prescription Medication</b>	Outside of the U.S.: URC U.S.: Maximum of 90 day supply per prescription when using Universal Rx program along with the following copays: \$15/Tier 1, \$30/Tier 2, \$60/Tier 3
<b>Transplant</b>	\$500,000 lifetime maximum for covered transplants
<b>Hospital Indemnity Benefit</b>	Outside of the U.S.: <b>Private Hospitals:</b> \$400 per overnight and \$4,000 maximum per calendar year <b>Public Hospitals:</b> \$500 per overnight and \$5,000 maximum per calendar year when other coverage exists and company is not obligated to pay any benefits
<b>Outpatient Physician/ Specialist Visit</b>	Within the U.S. in the PPO Network, \$25 copay Within the U.S. outside the PPO Network and outside of the U.S. Subject to deductible and coinsurance
<b>Inter-Facility Ambulance Transfer</b>	Must be the result of an inpatient hospital admission Not subject to deductible and coinsurance
<b>Maternity and Newborn Care</b>	Subject to deductible and coinsurance
<b>Pregnancy Complications</b>	Subject to deductible and coinsurance

\*Usual, Reasonable and Customary (URC) charges.

## Alternative Plan

As another option, you may want to consider our Mission Plus+ Alternative Plan. This plan is designed to be a lower premium cost plan option, that provides an incentive for your members to receive excellent medical care overseas instead of receiving care in U.S. when it is suitable. This Alternative plan provides the same benefits as the standard MP+ International plan, with the following exceptions:

- A higher deductible for care received in the United States and a lower deductible for care received overseas.
  - ▶ Example: \$500 Overseas and \$1,500 in the U.S.
- Modified Coinsurance schedule:
  - ▶ If Utilizing Medical Concierge Provider – 15% of Eligible Medical Expenses until reaching \$5,000, then 0%
  - ▶ For Treatment received outside the U.S: 0%.
  - ▶ For Treatment received within the U.S:
    - If In the PPO Network, 20% of Eligible Medical Expenses until reaching \$10,000, then 0%.
    - If Outside the PPO Network, 40% of Eligible Medical Expenses until reaching \$10,000, then 0%.
- Eligible transplants limited to a lifetime maximum of \$250,000

Global Peace of Mind®



# Supplemental Programs

As a complement to the medical benefits, MP+International offers the following supplemental insurance programs. All amounts shown are in U.S. dollars:

## Employee Life Insurance

Employee Term Life and Accidental Death and Dismemberment benefits are available for principal amounts of \$10,000 and greater.

Dependent Life Insurance is available as an optional coverage. It provides \$10,000 of coverage for the dependent spouse and \$5,000 of coverage for each dependent child over the age of six months.

## Emergency Medical Evacuation, Political Evacuation and Repatriation

As an emergency situation arises that local (international) medical care cannot adequately treat, IMG’s medical staff coordinates all aspects of the medical or political evacuation. Because each evacuation is unique, a tailored action plan is developed to assure the best medical outcome. Some of those services included in the action plan are:

- Verification of medical condition and determination that an evacuation is necessary
- Research and identification of the nearest qualified medical facility to handle the individual medical situation faced by your member
- Research and coordination of all evacuation transportation options including:
  - ▶ Types and availability of appropriate transportation options
  - ▶ Necessary medical escort personnel
- Coordination of the patient’s return to their country of residence *(if necessary)*

Emergency Reunion: Provides up to \$15,000 of coverage toward travel and lodging expenses for a relative or a friend who accompanies a member who is evacuated.

Political Evacuation and Repatriation: Provides up to \$10,000 of coverage in the event the U.S. Department of State issues an evacuation order of the host country, IMG will coordinate the evacuation of any covered insured(s) to the nearest place of safety or repatriation to the insured’s home country of residence.

Return of Mortal Remains: If a covered illness or accident results in death, expenses for the repatriation of bodily remains or ashes to the home country are covered up to \$5,000.

<b>Group Dental Insurance</b>	<b>Plan I</b>	<b>Plan II</b>	<b>Plan III</b>
Calendar Year Maximum per Person	\$1,000	\$1,000	\$1,500
Individual Deductible	\$50	\$50	\$50
Family Deductible	\$150	\$150	\$150
<b>Schedule of Benefits</b>			
<b>Class I, Diagnostic, Preventive</b> <i>Emergency Palliative Treatment - Not subject to deductible</i>	100%	100%	100%
<b>Class II, Basic Service</b> <i>X-Rays, oral surgery, extractions, endodontics, periodontics, anesthesia</i>	80%	80%	80%
<b>Class III, Major Services</b> <i>Prosthodontics (bridges, partial dentures), Major restorative services (crowns, inlays)</i>	50%	50%	50%
<b>Orthodontia</b> <i>Separate lifetime maximum of \$1,500 to age 19</i>	0%	50%	50%

# Medical Management Without Boundaries<sup>SM</sup>

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 national 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. Pre-certification is not a guarantee of payment. It is only a review of medical necessity.

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

- In-patient treatment
- Surgery or surgical procedure
- Care in an extended care facility
- Home nursing care
- Durable medical equipment
- Artificial limbs
- All transplants

## International Comprehensive Care Management

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

- Concurrent review and monitoring of medical services for medical necessity
- Coordination of the hospitalization and any necessary post-discharge care
- Transition of patient to a U.S.-based care manager upon return to the U.S.

## Medical Claim Review

If your members have received a hospital bill, there is a possibility that they have been overcharged. 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 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 rendered.**

# Medical Travel Management

Nowhere is an affordable and stable premium more important than within the missionary community. IMG's cutting-edge services are aimed at providing that needed stability. Claim costs drive premiums. Where your missionaries receive their medical care can, in large part, significantly impact your organization's claim costs. Encouraging your members to receive their medical care overseas whenever feasible can help you take control and manage your claim costs. As a rule, medical care received in the U.S. will be considerably more costly than the same care received overseas. The more your members receive medical care overseas, the greater the savings in claim cost to your medical plan. The greater the savings, the more stable the premium.

We offer Medical Travel Management, an industry unique service designed to assist your members who are considering expensive medical procedures in the U.S. by incentivizing them to consider receiving that care with qualified providers overseas. The value to your medical plan can be quite substantial when thousands of dollars in cost savings can be realized. And the benefit for your members? **They can be paid a percentage of the realized savings** when the cost of the procedure performed in the U.S. is greater than the cost of the same procedure incurred overseas. It's a win-win situation for everyone!

The entire process is managed and coordinated for the benefit of your members by an experienced Case Manager with the full resources of IMG, including our in-house physician – IMG's Chief Medical Officer. Your members are presented with access to their options so they can make an informed decision. Participants are assigned a designated case manager to help with the preparation of their treatment including:

- Assist in locating an accredited and qualified medical provider(s) to provide the necessary medical services
- Coordinate the necessary services with the participant and with the medical provider, including patient care, travel, scheduling, and housing
- Provide assistance with transfer and receipt of medical records before and after the services provided to the participant
- Provide follow up services to monitor medical needs after return of participant to residence

## Do you have everything you need?

We are confident that MP+International will provide the quality medical coverage specific to your organization and group members' needs. For groups of a certain size, MP+International 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.

*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. 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 insurance contract does contain a pre-existing condition exclusion and does not cover losses or expenses related to a pre-existing condition.*



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