



## YOUR GUIDE

to the International Health & Travel Insurance  
products of IMG

## Why IMG?

ALC Health and IMG are both part of the IMG Group of Companies, and since 1990 have provided global benefits and assistance services to millions of members around the world. We're committed to being there for our members wherever they may be in the world, delivering Coverage Without Boundaries®. With 24/7 medical management services, multilingual claims administrators, and highly trained customer service professionals, IMG is confident in its ability to provide the products international members need, backed by the service they want.

### Prima Plans

Our global health insurance plan that lets you choose more of what you want and less of what you don't.



#### Prima **Platinum**

A benefit-rich plan with an extensive range of medical treatments with the option of routine pregnancy and childbirth care, routine and restorative dental treatment, and evacuation or repatriation services.



#### Prima **Premier**

Our traditional comprehensive plan combining in-patient and day-patient treatment with the option to add out-patient treatment, routine pregnancy and childbirth care, dental treatment, and evacuation or repatriation services.

An everyday international insurance plan covering the essential costs of in-patient,



#### Prima **Classic**

day-patient, and out-patient treatment with the option to add routine pregnancy and childbirth care, routine dental treatment, and evacuation or repatriation services.

### Highlights

- Competitive premiums with a range of excess options, payment plans, and currencies
- Choose your area of cover: Europe, Worldwide excluding the USA, or Worldwide
- Choose any doctor, any dentist, and any hospital within your area of cover to access treatment
- Choose your payment terms: monthly, quarterly, or annually
- Plans available for groups and individuals
- Guaranteed continuation of cover for members leaving an ALC group scheme
- Choose your underwriting terms: CPME, FMU, Moratorium, or MHD for groups of 10+
- No age limits and lifetime renewals
- Manage your policy and claims through our dedicated online portal, MyALC
- Children covered up to the age of 25 years
- 24/7 Medical Helpline for claims information, emergency assistance, and advice on treatment

To learn more and to arrange a quote, please visit [www.alchealth.com](http://www.alchealth.com)



### GlobalFusion<sup>SM</sup>

Flexible, long-term, annually renewable, international medical insurance plan designed for individuals and families living or working abroad.



### Highlights

- Worldwide group coverage for professional marine crew
- \$5,000,000/£2,750,000/€3,350,000 maximum benefit per insured person per period of coverage
- Primary to the vessel's Protection and Indemnity insurance (P&I)
- Coverage for groups, individuals, and their dependents
- Optional Sports Expansion add-on coverage available
- Manage your policy and claims through our dedicated online portal, MyIMG
- Made for business travellers, expats, global citizens, and marine captains and crew

To learn more and to arrange a quote, please visit [www.imgeurope.co.uk](http://www.imgeurope.co.uk)

*Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Master Insurance Policy and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.*



## GlobalSelect®

Flexible, long-term, international medical insurance plan for individuals and families.



## GlobalSelect® Group

International and expatriate health insurance designed specifically for Corporate Business and Groups to give them choice and flexibility to help meet their private medical insurance needs, wherever they choose to be covered in the world.

### Highlights

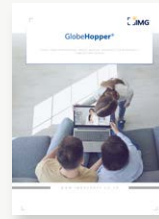
- Discounted dependent child rates under 19 years of age - even if only one parent applies
- Highly competitive choice of four sub-plans with many unique features and benefits
- Choice of £GBP, €Euro, and \$USD currencies for payment and nil medical excesses
- Cover for virtually any nationality, living or working anywhere in the world (in most cases, home country is included)
- Plans fully portable within area of cover, plus freedom to choose any hospital, clinic, or doctor anywhere within your chosen geographical area of cover
- Optional add-on covers include Personal Accident Plan and/ or Daily Indemnity Hospital Income Plan
- 'Switch Terms' available to assist transfer from other provider's plans
- Eligible charges for in-patient treatment will be paid direct to the hospital or provider in most cases
- Affordable pricing with easy payment instalment options
- Manage your policy and claims through our dedicated online portal, MyIMG
- 24-Hour Emergency Medical Helpline to assist you with medical emergencies and evacuations worldwide

To learn more and to arrange a quote, please visit [www.imgeurope.co.uk](http://www.imgeurope.co.uk)



## GlobeHopper®

Short-term international private medical cover for individuals and families and groups.



## GlobeHopper® Platinum

First-class short-term international private medical insurance for individuals, families, and groups.

### Highlights

- Available in £GBP, €Euro, and \$USD
- Five differing plan limit maximum options
- Six levels of excess, ranging from a nil excess up to, £1,600, €2,000, or \$2,500
- Up to five sections of optional additional cover
- Available in daily and monthly rates
- Renewable up to 24 months
- Freedom to seek treatment with hospital or doctor of your choice
- Manage your policy and claims through our dedicated online portal, MyIMG
- GlobeHopper Platinum available for the discerning international traveller who wants to obtain the maximum coverage available in a short-term international private medical insurance product

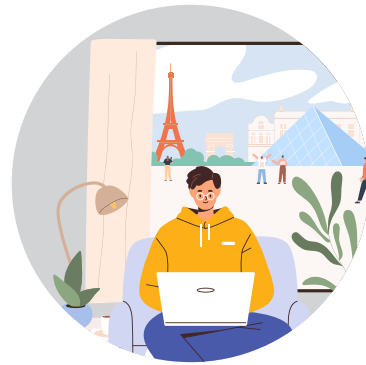
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## WorldStudy<sup>SM</sup>

Our flexible, short-term, annually renewable, international medical insurance plan for full- or part-time students, scholars, or language learners enrolling in an educational institution for the purposes of study, and groups on a cultural exchange program away from their country of habitual residence.



### Highlights

- Available in £GBP, €Euro, \$USD
- Two plan maximum limit options
- Access to telephonic and online medical professionals
- Nil excess
- Choose your area of coverage (Europe, worldwide excluding the USA, or worldwide)
- Freedom to choose your medical provider
- Emergency Medical Evacuation and Organised Sports cover
- Adventure Sports option for additional cover
- Medical professionals on staff to coordinate member care
- Manage your policy and claims through our dedicated online portal, MyIMG

To learn more and to arrange a quote, please visit [www.imgeurope.co.uk](http://www.imgeurope.co.uk)

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*peace of mind*<sup>®</sup>



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