

# ImmigrantSecure<sup>SM</sup>

*Health Coverage that Goes Far & Beyond*

ImmigrantSecure<sup>SM</sup> is your cost effective insurance plan when you have relatives visiting the United States or for travel abroad. ImmigrantSecure<sup>SM</sup> provides protection for citizens of any country while immigrating or traveling to the United States.

- Easy online enrollment
- Major medical coverage for individuals of any age
- Astonishing travel assistance services included

## What is ImmigrantSecure<sup>SM</sup>?

ImmigrantSecure<sup>SM</sup> is an innovative new product designed to protect international visitors to the United States. The program is available to non-US citizens who come to the US to visit, study or immigrate. It is also an ideal choice for individuals visiting relatives and family members who live in the US. ImmigrantSecure<sup>SM</sup> is your cost effective option for providing protection to loved ones visiting from abroad.

Whether you are looking for coverage for one individual or a group of family members, ImmigrantSecure<sup>SM</sup> has all the features you need. Each plan includes coverage for Medical Expenses, Emergency Medical Evacuation, and Common Carrier AD&D. In addition, the plan offers a choice of deductibles and plan options assuring that the plan will meet almost any budget.

## About the Plan Administrator

MultiNational Underwriters<sup>®</sup>, headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of international travelers. As the flagship company of the Noel Group, we benefit from the experience of a corporate leadership team that covers over 6 million travelers a year. Our international claims specialists, medical professionals and client relations specialists are available 24 hours a day, 7 days a week to answer your questions and respond to your needs. You will find our service team to be prompt, compassionate, and highly professional.

## About the Insurer

Lloyd's, the largest and oldest insurance market in the world, is the insurer of ImmigrantSecure<sup>SM</sup>. Rated 'A' (Excellent) by AM Best Company and 'A' (Strong) by Standard and Poor's, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident and health insurance arena and is well-known for its innovative products and services. Presently, Lloyd's provides accident and health insurance to millions of individuals in almost every country of the world.

## Schedule of Benefits and Limits

All benefits, except Common Carrier Accidental Death and Dismemberment, are subject to Deductible and are per Certificate Period unless stated otherwise. Coinsurance does not apply.

|  | Plan A   | Plan B   | Plan C   | Plan D   |
|--|--|--|--|--|
| <b>Deductible</b>  |  |  |  |  |
| Ages 70 and above  | \$200 per Injury or Illness  |  | Not available  |  |
| All others   | \$0, \$50, or \$100 per Injury or Illness  |  | \$0, \$50, or \$100 per Injury or Illness              |  |
| <b>Overall Policy Maximum</b>                              |  |  |  |  |
| Ages 80 and above  | \$10,000   | Not available  | Not available  | Not available  |
| Ages 70-79   | \$25,000   | \$50,000   | Not available  | Not available  |
| <b>Maximum per Injury / Illness</b>                        |  |  |  |  |
| Ages 14 days through 69                                    | \$50,000   | \$75,000   | \$100,000  | \$130,000  |
| <b>Penalty for failure to Pre-certify</b>                  | 50% of Eligible Medical Expenses   |  |  |  |
| <b>Inpatient Treatment</b>                                 |  |  |  |  |
| <b>Hospital Room and Board, including miscellaneous</b>    | \$1,400 per day, maximum 30 days   | \$1,675 per day, maximum 30 days                       | \$1,950 per day, maximum 30 days                       | \$2,535 per day, maximum 30 days                       |
| <b>Intensive Care Unit, including miscellaneous</b>        | \$2,060 per day, maximum 8 days  | \$2,430 per day, maximum 8 days                        | \$2,800 per day, maximum 8 days                        | \$3,640 per day, maximum 8 days                        |
| <b>Surgery</b>   | \$3,300 per session  | \$4,400 per session                                    | \$5,500 per session                                    | \$7,150 per session                                    |
| <b>Consultant physician</b>                                | \$450 maximum  | \$475 maximum  | \$500 maximum  | \$650 maximum  |
| <b>Private duty nurse</b>                                  | \$550 maximum  | \$550 maximum  | \$550 maximum  | \$700 maximum  |
| <b>Physician visits</b>                                    | \$55 maximum per visit, 30 visits maximum  | \$70 maximum per visit, 30 visits maximum              | \$85 maximum per visit, 30 visits maximum              | \$110 maximum per visit, 30 visits maximum             |
| <b>Outpatient Treatment</b>                                |  |  |  |  |
| <b>Surgery</b>   | \$3,300 per session  | \$4,400 per session                                    | \$5,500 per session                                    | \$7,150 per session                                    |
| <b>Outpatient Surgical Facility</b>                        | \$1,000 maximum  | \$1,050 maximum  | \$1,100 maximum  | \$1,400 maximum  |
| <b>Pre-admission Testing</b>                               | \$1,100 maximum  | \$1,100 maximum  | \$1,100 maximum  | \$1,450 maximum  |
| <b>Diagnostic X-ray and Labs</b>                           | \$450 maximum, plus \$250 for one CAT Scan, MRI or PET   | \$475 maximum, plus \$375 for one CAT Scan, MRI or PET | \$500 maximum, plus \$500 for one CAT Scan, MRI or PET | \$650 maximum, plus \$600 for one CAT Scan, MRI or PET |
| <b>Emergency Room (all expenses incurred therein)</b>      | 75% of URC to \$330 maximum  | 75% of URC to \$440 maximum                            | 75% of URC to \$550 maximum                            | 75% of URC to \$700 maximum                            |
| <b>Outpatient Prescription Drugs</b>                       | \$100 maximum  | \$125 maximum  | \$150 maximum  | \$200 maximum  |
| <b>Office Visits, including Urgent Care</b>                | \$55 allowable per visit, 10 visits maximum  | \$70 allowable per visit, 10 visits maximum            | \$85 allowable per visit, 10 visits maximum            | \$110 allowable per visit, 10 visits maximum           |
| <b>Miscellaneous Inpatient &amp; Outpatient Treatment</b>  |  |  |  |  |
| <b>Anesthesiologist</b>                                    | 25% of Surgeon benefit   |  |  |  |
| <b>Assistant Surgeon</b>                                   | 25% of Surgeon benefit   |  |  |  |
| <b>Local Ambulance</b>                                     | \$450 maximum  |  |  |  |
| <b>Dental Accident</b>                                     | \$550 maximum  |  |  |  |
| <b>Physical Therapy</b>                                    | \$40 maximum per visit, 1 visit per day, maximum 12 visits   |  |  |  |
| <b>Durable Medical Equipment</b>                           | \$1,100 maximum  | \$1,200 maximum  | \$1,300 maximum  | \$1,700 maximum  |
| <b>Chemotherapy and Radiation</b>                          | \$1,100 maximum  | \$1,225 maximum  | \$1,350 maximum  | \$1,750 maximum  |
| <b>Other Benefits</b>                                      |  |  |  |  |
| <b>Emergency Medical Evacuation</b>                        | \$50,000 Lifetime Maximum. Available only to Members under age 70. Accrues toward Maximum per Injury / Illness   |  |  |  |
| <b>Repatriation of Remains</b>                             | \$7,500 per Member   |  |  |  |
| <b>Common Carrier Accidental Death &amp; Dismemberment</b> | \$25,000 Lifetime Maximum Principal Sum per Member<br>Not Subject to Deductible<br>Death or Loss of Two Limbs – Principal Sum<br>Loss of One Limb – One-half the Principal Sum |  |  |  |

## Covered Expenses

### Medical

Subject to the coverage outlined in the Schedule of Benefits and Limits, ImmigrantSecure<sup>SM</sup> will provide benefits for the following:

- Inpatient and Outpatient charges made by a Hospital
- Charges made by a Physician, surgeon, radiologist, anesthesiologist, and any other medical specialist to whom the Physician has referred the case
- Charges made for dressings, sutures, casts or other supplies prescribed by the attending Physician or specialist, but excluding nebulizers, oxygen tanks, diabetic supplies and all devices for repeat use at home
- Charges for diagnostic testing using radiology, ultrasonographic or laboratory services
- Charges for oxygen and other gases and anesthetics and their administration
- Charges for prescription drugs for treatment of a covered Injury or Illness, but not for the replacement of lost, stolen, damaged, expired or otherwise compromised drugs
- Charges made by a licensed Extended Care Facility upon direct transfer from an acute care Hospital
- Emergency local ambulance transport incurred in connection with Injury or Illness resulting in Inpatient hospitalization

### Emergency Medical Evacuation

If recommended by your attending Physician, who certifies that Evacuation is necessary to safeguard your life and that Medically Necessary treatment is not available locally, and if approved in advance and coordinated by MultiNational Underwriters<sup>®</sup>, ImmigrantSecure<sup>SM</sup> will provide the following benefits: Emergency air and/or ground transportation to the nearest Hospital that is qualified to provide the Medically Necessary treatment.

### Repatriation of Remains

In the event of a covered Injury or Illness resulting in your death, ImmigrantSecure<sup>SM</sup> will provide the following benefit: Air and/or ground transportation of bodily remains or ashes to the area of your Principal Residence, and reasonable costs of preparation of your remains necessary for transportation.

### Common Carrier Accidental Death & Dismemberment

In the event of your Accidental Death while traveling on board a commercial common carrier (airplane or cruiseline), ImmigrantSecure<sup>SM</sup> will provide the following benefit, subject to a maximum of \$125,000 per family:

- Accidental Death – \$25,000 to the Beneficiary designated on your Application
- Loss of 2 eyes or 2 or more limbs – \$25,000 to you
- Loss of 1 eye or 1 limb – \$12,500 to you

## Exclusions

### Pre-existing Conditions

This plan does not provide any coverage for Pre-existing Conditions. A Pre-existing Condition is a condition that meets any of these descriptions:

- that would have caused a person to seek medical advice, diagnosis, care or Treatment within the 6 months (or 12 months for persons age 70 and older) prior to your Effective Date
- for which medical advice, diagnosis, care or Treatment, including medication, was sought, recommended or received within the 6 months (or 12 months for persons age 70 and older) prior to your Effective Date
- the symptoms which occurred within the 6 months (or 12 months for persons age 70 and older) prior to your Effective Date would have allowed a person trained in medicine to make a diagnosis of the condition producing the symptoms
- which manifested within the 6 months (or 12 months for persons age 70 and older) prior to your Effective Date

### Home Country Coverage

ImmigrantSecure<sup>SM</sup> is designed to cover you during one trip outside of your Home Country. If you will return home during your travels and do not need coverage while in your Home Country, you will need to purchase separate plans for the time spent outside of your Home Country. If you will return home and you need Home Country coverage during the visit, please contact your agent or MultiNational Underwriters<sup>®</sup> for other plan options.

### Other exclusions include:

- Charges related to Pregnancy, childbirth, care of newborns, congenital conditions, birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof
- Charges that are not incurred during the Certificate Period or which exceed Usual, Reasonable and Customary
- Services that are not Medically Necessary, not administered or ordered by a Physician, or are provided at no cost to you or by your Relative or a person who resides with you
- Venereal disease, and treatment of individuals who are HIV+ or who have AIDS or ARC
- Services related to vision correction, hearing correction, or hair loss
- All cosmetic surgeries, unless reconstructive surgery is directly relating to a covered Illness or Injury
- Speech, acupuncture or sleep therapy and treatment by a chiropractor
- Self-inflicted Injury or Illness
- Dental Treatment, except for Emergency Treatment following a covered Accident
- Charges for travel or accommodations, except as specifically provided by the plan
- Organ and tissue transplants
- Treatment of the temporomandibular joint
- Charges resulting from or occurring during the commission of a violation of law by the Member
- Injury sustained while under the influence of or due wholly or partly to the effects of intoxicating liquor or drugs
- Home nursing care and charges Incurred while confined primarily to receive Custodial, Educational or Rehabilitative Care
- Surgeries, treatments, services or supplies which are Investigational, Experimental or for Research Purposes
- Immunizations and Routine Physical Exams
- Foot care, unless related to a covered accidental Injury
- Diseases of the skin
- Injury sustained while taking part in contact sports, non-recreational athletics, and thrill-seeking activities

**This is a summary of exclusions. For more details, or for a complete copy of the Master Policy, contact MultiNational Underwriters®.**

## Assistance Services

All Travel Assistance Services are available to you 24 hours a day, 7 days a week while your ImmigrantSecure<sup>SM</sup> plan is in effect:

**Pre-Trip Health and Safety Advisories** - contact us for current passport, visa, inoculation and vaccine requirements as well as for up-to-date travel safety advisories.

**Livetravel Services** - we will make emergency travel and itinerary changes for you including rebooking flights, hotel reservations and ground transportation arrangements.

**BagTrak** - we are the industry leaders in tracking lost, checked baggage. We will help track your lost, checked baggage and deliver it to you anywhere in the world.

**Emergency Message Relay** - we will relay messages to your family, friends and co-workers, helping you to maintain contact during an emergency.

**Emergency Cash Transfers** - we will assist you in arranging and obtaining cash transfers anywhere in the world.

### **Travel Assistance Services also include:**

- Medical referrals
- Assistance with prescription drug replacement
- Dispatch of a doctor or specialist
- Emergency travel arrangements for family members
- Lost passport or travel documents assistance
- Embassy and consulate referrals
- Legal and accounting referrals
- Bail bond assistance
- Translation and interpretation assistance

ImmigrantSecure<sup>SM</sup> Assistance Services are not insurance benefits, and provision of any assistance service is not a guarantee of any other benefit under ImmigrantSecure<sup>SM</sup>.

## Other Stuff

### Enrollment Procedures

For quick and easy enrollment, contact your producer or MultiNational Underwriters® for online application instructions. Online applications are processed in real-time, and you will be able to print your fulfillment immediately. You may also obtain and complete an application form to be returned to MNU by e-mail, fax, or postal mail. Applications submitted by e-mail, fax, or postal mail will be processed within two business days of receipt by MNU.

### Eligibility

To be eligible for ImmigrantSecure<sup>SM</sup>, you must be traveling outside of your Home Country and be at least 14 days of age. US citizens must be traveling outside of the US in order to be eligible. For individuals coming to the US who are over age 65, coverage must be effective within 30 days of arrival.

Individuals ages 80 and above must select Plan A. Individuals ages 70 to 79 may select Plan A or Plan B. Individuals age 69 and under may select any plan. If an individual reaches age 70 while covered under the plan, the Deductible changes to \$200 as of the date of the 70th birthday. Overall Policy Maximums reduce on the dates of the 70th and 80th birthdays if those dates occur while an individual is covered under the plan.

### Certificate Effective & Termination Dates

Insurance hereunder is effective for a Member on the later of:

- the moment Underwriters receive Application and correct premium if Application and payment is made online or by facsimile
- 12:01am\* on the date Underwriters receive Application and correct premium if Application and payment is made by mail
- the moment the Member departs from his or her Home Country
- 12:01am\* on the date requested on the Application

Insurance hereunder terminates for a Member on the earlier of:

- 12:01am\* on the last day of the period for which premium has been paid
- 12:01am\* on the date requested on the Application
- the moment of the Member's arrival upon return to his or her Home Country

\*Times expressed above are based on US Eastern Time

### Pre-certification

All Hospitalizations, Surgeries, Emergency Evacuations, Repatriation of Remains, Computerized Tomography (CAT Scan) and Magnetic Resonance Imaging (MRI) must be Pre-certified. Simply call, or have your Physician call, MultiNational Underwriters® with all information relative to your claim. You may also Pre-certify by submitting details through Client Zone. Be sure to have your ID number available. If you do not Pre-certify, medical expenses will be reduced by 50% and all other expenses will be forfeited.

### Extending / Renewing

After your initial purchase, you may extend your coverage up to a maximum of 12 months from the initial effective date. Provided there is no break in coverage, you will not be required to re-satisfy the Deductible nor will benefit limits be reset.

You may renew your coverage for an additional year as long as you continue to meet the eligibility requirements. Renewal may be completed within the last 30 days of your first Certificate Period. The Deductible must be re-satisfied as of the renewal date.

After 2 years of continuous coverage or any break in coverage, a new plan must be purchased. A new Application is required and you must re-satisfy your Deductible, Pre-existing Condition provisions, and all other benefit limits.

Extensions and renewals must be made online with payment by credit card. For additional information on extending or renewing your plan, please visit Client Zone (<https://zone.mnui.com/clientzone/>).

## Cancellation

To be eligible for a full refund, the request for cancellation must be received prior to the effective date. Cancellation requests received after the effective date will be subject to the following conditions:

- A \$25 cancellation fee will apply
- Only the unused portion of the plan cost will be refunded
- Only members who have no claims are eligible for premium refund

## Client Zone

Whether you have misplaced your ID card or benefit booklet, need assistance with a claim, or have a question about benefits, MNU is always ready to respond. Frequently, these and other issues can be addressed with a short visit to Client Zone. Client Zone is an online account management and resource tool that allows you to:

- Change personal information
- Extend and renew coverage
- Obtain details about claim filing, including downloading necessary forms
- Pre-certify for certain medical procedures and hospitalizations
- Replace a lost ID card or reprint your fulfillment
- Locate doctors and hospitals within the PPO Network
- Study destination, weather and travel security information using our Travel Intelligence and Planning System (TIPS)
- Access health and wellness information
- View and download brochures, obtain policy information, or get quotes for other products offered by MultiNational Underwriters®

You may access Client Zone by logging in at <https://zone.mnui.com/clientzone/>

## Client Relations

At times, there is simply no substitute for human intervention. MNU's Client Relations team is available 24 hours a day, 7 days a week to answer your questions and may be reached at no cost through our worldwide toll-free numbers. Immediate support is available in several languages and can be provided in many others with the assistance of a translator. If a translator is needed, the MNU Client Relations Specialist will arrange one.

## Privacy Policy

MultiNational Underwriters® respects individual privacy and values the confidence of its customers, employees, consumers, business associates, and others. Please contact us or visit our website to obtain a full version of our Privacy Policy.

## ImmigrantSecure<sup>SM</sup> Rates

|                         | Plan A         |              | Plan B         |              | Plan C         |              | Plan D         |              |
|-------------------------|----------------|--------------|----------------|--------------|----------------|--------------|----------------|--------------|
| <b>\$0 Deductible</b>   | <b>Monthly</b> | <b>Daily</b> | <b>Monthly</b> | <b>Daily</b> | <b>Monthly</b> | <b>Daily</b> | <b>Monthly</b> | <b>Daily</b> |
| 14 days to 29 years     | \$37.00        | \$1.20       | \$45.00        | \$1.50       | \$53.00        | \$1.80       | \$72.00        | \$2.45       |
| 30 to 49                | \$44.00        | \$1.45       | \$52.00        | \$1.70       | \$60.00        | \$2.00       | \$79.00        | \$2.60       |
| 50 to 59                | \$61.00        | \$2.00       | \$71.00        | \$2.35       | \$81.00        | \$2.70       | \$107.00       | \$3.55       |
| 60 to 69                | \$71.00        | \$2.30       | \$82.00        | \$2.70       | \$94.00        | \$3.10       | \$122.00       | \$4.00       |
| Dependent Child         | \$33.00        | \$1.10       | \$42.00        | \$1.40       | \$50.00        | \$1.65       | \$66.00        | \$2.20       |
| <b>\$50 Deductible</b>  | <b>Monthly</b> | <b>Daily</b> | <b>Monthly</b> | <b>Daily</b> | <b>Monthly</b> | <b>Daily</b> | <b>Monthly</b> | <b>Daily</b> |
| 14 days to 29 years     | \$29.00        | \$1.00       | \$36.00        | \$1.20       | \$42.00        | \$1.40       | \$58.00        | \$1.95       |
| 30 to 49                | \$36.00        | \$1.20       | \$43.00        | \$1.40       | \$49.00        | \$1.60       | \$65.00        | \$2.15       |
| 50 to 59                | \$50.00        | \$1.65       | \$59.00        | \$1.95       | \$67.00        | \$2.20       | \$89.00        | \$2.95       |
| 60 to 69                | \$59.00        | \$1.95       | \$69.00        | \$2.25       | \$78.00        | \$2.55       | \$102.00       | \$3.35       |
| Dependent Child         | \$27.00        | \$0.90       | \$34.00        | \$1.15       | \$41.00        | \$1.35       | \$54.00        | \$1.80       |
| <b>\$100 Deductible</b> | <b>Monthly</b> | <b>Daily</b> | <b>Monthly</b> | <b>Daily</b> | <b>Monthly</b> | <b>Daily</b> | <b>Monthly</b> | <b>Daily</b> |
| 14 days to 29 years     | \$26.00        | \$0.90       | \$32.00        | \$1.10       | \$39.00        | \$1.30       | \$53.00        | \$1.80       |
| 30 to 49                | \$33.00        | \$1.10       | \$39.00        | \$1.30       | \$46.00        | \$1.50       | \$60.00        | \$2.00       |
| 50 to 59                | \$46.00        | \$1.50       | \$56.00        | \$1.85       | \$66.00        | \$2.20       | \$86.00        | \$2.85       |
| 60 to 69                | \$55.00        | \$1.80       | \$66.00        | \$2.15       | \$77.00        | \$2.50       | \$99.00        | \$3.25       |
| Dependent Child         | \$25.00        | \$0.85       | \$31.00        | \$1.05       | \$37.00        | \$1.20       | \$50.00        | \$1.65       |
| <b>\$200 Deductible</b> | <b>Monthly</b> | <b>Daily</b> | <b>Monthly</b> | <b>Daily</b> | <b>Monthly</b> | <b>Daily</b> | <b>Monthly</b> | <b>Daily</b> |
| 70 to 74                | \$84.00        | \$2.80       | \$118.00       | \$3.90       | N/A            | N/A          | N/A            | N/A          |
| 75 to 79                | \$92.00        | \$3.05       | \$129.00       | \$4.20       | N/A            | N/A          | N/A            | N/A          |
| 80+                     | \$175.00       | \$5.75       | N/A            | N/A          | N/A            | N/A          | N/A            | N/A          |

Rates valid through 06/30/08

Rates include Surplus Lines taxes and fees when applicable