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The Insurance Company

Diplomat LT is Underwritten by United States Fire Insurance Company; **rated "A" (excellent)** by A.M. Best.

The Program Administrator

Diplomat LT is designed and administered by Global Underwriters. With over 50 years of experience in the insurance industry, Global Underwriters has established itself as a leader in the development, administration and marketing of international health and life insurance products. We offer exceptional and affordable International Health insurance coverage for groups and individuals. So whether you're traveling on business, vacationing, or are residing in a foreign country, Global Underwriters has a plan designed just for you.

Completed Application and Credit Card Payment can be faxed to Global Benefits USA at **877.662.7273** or via scan/email to **james@globalbenefitsusa.com**

Diplomat Long Term (LT)



**Medical Insurance
that covers you
inside or outside
the United States
(Renewable 3
months up to 3
years)**



Medical Insurance for Travel inside or outside the U.S.

Quick Glance Benefits Summary:

Medical Maximum:

Traveling to the United States:

Plan A: \$500,000 Plan B: \$1,000,000

Traveling Outside the United States:

Plan A: \$500,000, Plan B: \$1,000,000

Persons age 70 – 79 maximum benefit of \$100,000;

Persons age 80+ maximum benefit of \$20,000.

Co-Insurance:

Traveling to the United States:

After you pay the selected deductible, the plan pays 80% up to \$5,000 of eligible costs, then 100% to the Medical Maximum. There will be an additional \$250 deductible for each emergency room visit as a result of an illness. The ER deductible will be waived if hospital admittance is within 12 hours of the incident.

Traveling Outside the United States:

After you pay your selected deductible this plan will pay 100% of Covered Expenses outside the USA up to the selected policy maximum.

Deductible Choices: \$0, \$50, \$100, \$250, \$500, \$1,000, \$2,500, \$5,000 per person/policy period

Pre-Existing Condition Exclusion: 18 Months prior to the start date of coverage

Emergency Medical Evacuation and Repatriation: \$500,000

Political and Natural Disaster Evacuation: \$50,000; (\$100,000 available with the purchase of the Enhanced Political and Natural Disaster Evacuation Rider)

Return of Mortal Remains: \$50,000

Emergency Medical Reunion: \$50,000

Return of Minor Child: \$50,000

Interruption of Trip: \$5,000

Loss of Baggage: \$50 per article; up to a maximum of \$250

Emergency Dental Treatment (Palliative): \$100

Accidental Death and Dismemberment: \$25,000
(Enhanced Benefit Amounts available)

In-Hospital Indemnity (US Citizens only): \$100 per day to a maximum of 10 days

Sudden Recurrence of a Pre-existing Condition (US Citizens only): up to \$20,000; (\$2,500 for age 65 and older)

Optional Policy Enhancements:

Home Country Coverage and Athletic & Hazardous Activity Riders

War Risk Coverage Available outside the USA, call for a quote.

Why Purchase International Medical Insurance?

This travel medical plan is designed to cover anyone traveling outside their home country for undetermined or extended periods of time. The flexibility and renewability of this plan makes it ideal for business and leisure travelers, expatriates, study abroad, work study programs, international exchange students, tourists, and church or missionary travelers.

Why do long-term international travelers need this coverage?

Problem for U.S. Travelers: Most group and individual health plans sold in the United States provide limited (if any) coverage while traveling overseas. PPO's do not extend their network's abroad, so any difference in billing expenses or claims that are not considered eligible expenses will become the responsibility of the insured. Also, private U.S. health plans rarely provide emergency medical air evacuation and repatriation benefits back to your home country. Finally, Medicare provides no coverage outside the U.S. (see U.S. Passport for details).

Problem for Non - U.S. Citizens: Nationalized or government sponsored health plans rarely provide adequate medical coverage for illnesses or injuries sustained while traveling outside your home country. Some medical facilities could even deny services or demand up-front payment prior to admitting or treating a patient for certain medical conditions. Extreme sports, hazardous activities, emergency medical air evacuation and repatriation are usually not covered under nationalized health insurance schemes. Most travelers to the United States are innocently unaware of how expensive medical care and treatment can be in the U.S. Not to mention, that medical care in the U.S. is usually provided through HMO's or managed care facilities, which may not recognize a "foreign insurance company" or government sponsored health plan.

This brochure is meant to be a brief summary of the policy features only for the Diplomat LT Plan and does not cover all the terms, conditions and limitations of the Master Policy - the Master Policy will govern in all cases. Benefits and premiums are subject to change.

Eligibility: The **Diplomat LT** provides Accident and Sickness Medical Coverage, Travel Assistance, and AD&D benefits to Non-US Citizens while visiting the United States or for those traveling internationally outside their Home Country. Coverage is available for **you**, a second adult, unmarried dependent Children, or Children traveling alone.

Period of Coverage: The minimum initial period of coverage that can be purchased is 3 months, the maximum is 12 months. Additional coverage may be available for up to 12 months at a time, to a maximum of 36 consecutive months.

Effective Date: Coverage will begin at 12:00 A.M. Eastern Standard Time on the latest of the following: 1) The date and time your enrollment form and correct premium are received by Global Underwriters Agency; or 2) The effective date requested on the enrollment form; 3) The moment You depart from your Home Country;

Expiration Date: Coverage will end at 11:59 P.M. Eastern Standard Time on the earliest of the following: 1) The moment You return to your Home Country, 2) Twelve months after your coverage's effective date; 3) The termination date shown on the enrollment form, for which premium has been paid; or 4) The date You are no longer considered an Eligible Person.

Diplomat LT (Monthly Rates)

Traveling to the United States

| Plan A - \$500,000 | With \$250 Deductible | Plan B - \$1,000,000 | With \$250 Deductible |
|-------------------------|-----------------------|-------------------------|-----------------------|
| Ages 18 -29 | \$69.98 | Ages 18 -29 | \$79.70 |
| Ages 30-39 | \$91.37 | Ages 30-39 | \$102.06 |
| Ages 40-49 | \$136.08 | Ages 40-49 | \$151.63 |
| Ages 50-59 | \$191.48 | Ages 50-59 | \$218.70 |
| Ages 60-64 | \$222.59 | Ages 60-64 | \$265.36 |
| Ages 65-69 | \$242.03 | Ages 65-69 | \$287.71 |
| Ages 70-79 (\$100K max) | \$482.11 | Ages 70-79 (\$100K max) | N/A |
| 80+ (\$20K max) | \$554.04 | 80+ (\$20K max) | N/A |
| Dependent Child | \$51.52 | Dependent Child | \$62.21 |
| Child Alone | \$46.66 | Child Alone | \$56.38 |

Traveling Outside the United States

| Plan A - \$500,000 | With \$250 Deductible | Plan B - \$1,000,000 | With \$250 Deductible |
|-------------------------|-----------------------|-------------------------|-----------------------|
| Ages 18 -29 | \$40.82 | Ages 18 -29 | \$50.54 |
| Ages 30-39 | \$53.46 | Ages 30-39 | \$61.24 |
| Ages 40-49 | \$71.93 | Ages 40-49 | \$80.68 |
| Ages 50-59 | \$119.56 | Ages 50-59 | \$138.02 |
| Ages 60-64 | \$159.41 | Ages 60-64 | \$191.48 |
| Ages 65-69 | \$164.27 | Ages 65-69 | \$201.20 |
| Ages 70-79 (\$100K max) | \$312.98 | Ages 70-79 (\$100K max) | N/A |
| 80+ (\$20K max) | \$345.06 | 80+ (\$20K max) | N/A |
| Dependent Child | \$39.85 | Dependent Child | \$47.63 |
| Child Alone | \$29.16 | Child Alone | \$31.10 |

Diplomat LT must be purchased for a minimum of 3 months, the maximum is 12 months. Renewal coverage may be available for up to 12 months at a time. to a maximum of 36 months.

Optional Policy Enhancement Riders

War Risk Coverage: for travel Outside of the USA and the insured's home country, please call your agent or Global Underwriters Agency for a quote.

Enhanced AD&D Benefit Rates (Per Person / Month)

| | | |
|----------------------------|---------|---|
| \$100,000 Total Coverage | \$6.00 | Total AD&D coverage includes the \$25,000 base |
| \$250,000 Total Coverage | \$18.00 | |
| \$500,000 Total Coverage | \$38.00 | |
| \$750,000 Total Coverage | \$58.00 | |
| \$1,000,000 Total Coverage | \$78.00 | |

Optional Policy Enhancement Riders

Home Country Coverage Rider- provides limited coverage under Your Medical Expense Benefit while in Your Home Country. The plan pays 80% up to \$5,000 of Covered Expenses, then 100% to a maximum of 1) \$50,000 for Incidental Trip(s) to your Home Country or 2) \$10,000 for Extension of Benefits (Follow Me Home Coverage). **(Apply 1.10 factor to your total premium)**

Enhanced Political and Natural Disaster Evacuation Benefit

The Enhanced Political and Natural Disaster Evacuation Benefit Rider increases the maximum benefit from \$50,000 to \$100,000. **(\$30 per person per month)**

Athletic Sports & Hazardous Activity Rider - provides coverage if Your Injury or Illness results from the below enumerated Athletic Sports & Hazardous activities NOTE: Any Athletic Sport & Hazardous Activity not expressly covered hereunder is excluded from this policy unless the activity is non-contact and engaged in by You solely for leisure, recreation, entertainment, or fitness purposes only.

Table 1: For the below listed activities apply the 1.25 factor to the base premium:

Bobsledding; Bungee Jumping; Canyoning; Hang Gliding; Heli-skiing; Horseback Riding; Jet, Snow, and Water Skiing; Kayaking; Martial Arts; Motorcycling & Motor Scooter; Mountain Biking; Mountain Climbing (under 14,000 feet); Paragliding; Parasailing; Piloting any Non-commercial Aircraft; Safari; Scuba Diving, Skydiving; Snowboarding; Snowmobiling; Spelunking; Surfing; Trekking; Whitewater Rafting (up to and including Class V Rapid only); Wind Surfing; Zip Lining.

Table 2: For the below listed activities apply the 1.25 factor to the base premium plus the monthly flat rate listed:

Option - additional \$25.00 flat monthly rate
Aerial Photograph (Use of proper restraints required); BMX (Racing or Competitive); Flying in any Chartered or Leased Aircraft or Helicopter

High Option - additional \$50.00 flat monthly rate
Diving with Sharks; Mountain Climbing (if over 14 thousand feet, guide required); MX; Running with Bulls; Safari & Big Game Hunting (use of firearms); Security Detail (use of firearms)

Table 3: For the below listed Intercollegiate, Interscholastic Athletics, Club Sports, and Organized Amateur Sports,

apply the 1.25 factor to the base premium plus the monthly flat rate listed. Under this rider, the Medical Expense Benefit is reduced to \$20,000 for any Covered Injury or Illness resulting from:

(1) Low Option - additional \$12.00 flat monthly rate
Baseball; Cheerleading; Cross Country; Diving; Equestrian; Fencing; Field Hockey; Golf; Polo Horse; Polo Water; Softball; Swimming; Tennis; Track and Field; Volleyball

(2) Middle Option - additional \$26.00 flat monthly rate
Basketball; Competitive Cycling (Road, Track, CX); Ice Hockey; Lacrosse; Martial Arts; Skiing (Slalom, Giant Slalom, Downhill); Wrestling

(3) High Option - additional \$80.00 flat monthly rate
Football (no Division One); Gymnastics; Rugby; Soccer

Enrollee Information – Diplomat Long Term (LT)

DLT: 5/2014

Last Name: _____ First Name: _____ Middle: _____

Home Country Address: _____

City: _____ State: _____ Zip Code: _____ Country: _____

Passport Number: _____ Issuing Country: _____

For Accidental Death Benefit:

Beneficiary: _____ Relationship: _____

Address: _____

Send Policy to: Email Postal Service Check box if Home Country Address is the mailing address

Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____ Country: _____

Email: _____ Phone: _____

Requested Effective Date: _____ Termination Date: _____ Total # of Months (B) _____

Destination: _____ (Must be purchased for a minimum of 3 months)

| | | |
|----------------------------------|-------------------------------------|---|
| Policy Maximum (Circle One) | Deductible Factors (Circle One) (C) | Optional Riders & Factors (Circle All That Apply) |
| <u>Traveling to the USA</u> | \$0 x 1.30 \$500 x .90 | (G) Enhanced Political & Natural Disaster _____ |
| Plan A - \$500,000 | \$50 x 1.20 \$1000 x .80 | (D) Enhanced AD&D Benefit: _____ |
| Plan B - \$1,000,000 | \$100 x 1.10 \$2500 x .70 | (E) Athletic Sports & Hazardous Activity x 1.25 |
| <u>Traveling outside the USA</u> | \$250 x 1.00 \$5000 x .60 | (E) Home Country Coverage Rider x 1.10 |
| Plan A - \$500,000 | | (F) Special Sport Flat Rate: _____ |
| Plan B - \$1,000,000 | | List Special Sport(s): _____ |

Calculating Your Premium

| Name of Persons to be Insured | Gender | Date of Birth | Monthly Premium |
|-------------------------------|--------|---------------|-----------------|
| Enrollee: _____ | M or F | __/__/____ | _____ |
| Spouse: _____ | M or F | __/__/____ | _____ |
| Child: _____ | M or F | __/__/____ | _____ |
| Child: _____ | M or F | __/__/____ | _____ |
| Child: _____ | M or F | __/__/____ | _____ |

Total Monthly Premium (A): _____

_____ X _____ = _____ X _____ = _____

Total Monthly Premium (A) X Total # of Months (B) = Sub-Total X Deductible Factor (C) = Sub-Total

+ _____ = _____ X _____ + _____ + _____ + \$5.00

Enhanced AD&D (D) = Sub-Total X Rider Factor (E) + Special Sport (F) + Enhanced Political (G) + Admin Fee

Coverage cannot begin until Global Underwriters receives your completed Enrollment form and correct premium. **Total Plan Cost:**

Payment Method: Check/Money Order (Payable to Global Underwriters) MasterCard / Visa / Discover

Card #: _____ - _____ - _____ - _____ Expiration Date: ____ / ____

Cardholder Name: _____ Signature: _____

Cardholder City: _____ State: _____ Zip Code: _____

I have read and fully understand the exclusions list on this brochure. Check or money order must be made payable to Global Underwriters Inc. All premium payments must be paid in U.S. Dollars at the time enrollment coverage is made. If paying by credit card, I authorize Global Underwriters Agency Inc. to bill my Visa/MasterCard/Discover account for the total premium. Coverage purchased by credit card is subject to validation and acceptance by the credit card company. I hereby subscribe to the Diplomat Long Term (LT) plan and enroll in coverage for which I am eligible under the policy issued by United States Fire Insurance Company.

Signature of Insured or Proxy _____

Date _____

Agent Name/#: **Global Benefits USA / James D. Smith** GA Name/#: _____