

Life.  
The possibilities are endless

Expat Health Plans for all countries other than UAE

 **IntegraGlobal**  
Healthcare you deserve

Health plans about you, Family health plans you can trust.

It's all about  
You



yourLife

It's all about  
Your Family



yourFamily



PremierLife



PremierFamily

## Endless possibilities

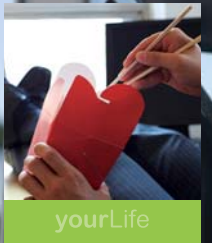
Your possibilities are endless, and so are life's surprises. Every reason to choose an Integra Global Health Plan.

A health plan from Integra Global enables you to take advantage of the many possibilities that await you. And it gives you the protection you need when life decides to surprise you.

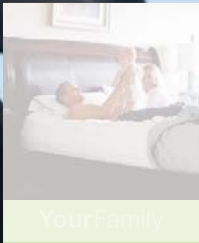
Integra Global offers you a choice of four plans. All comprehensive, yet all distinctly different, providing you with a wide variety of choice.

  
Healthcare you deserve





yourLife



YourFamily



PremierLife



PremierFamily

# Health plans about you

**yourLife and PremierLife** are designed with just *You* in mind. Health plans that accompany you wherever you go, and protect you in all phases of your life. Integra Global health plans are convenient, efficient and serviced by friendly staff.

Your health plan from Integra Global is fully portable within your region of cover. Allowing you to stay protected and seek care when and where you need it. Our core protection is second to none precisely because we offer so much protection from the very start.

### Full Comprehensive Cover

Cover for serious issues such as hospitalisation and when you just need to see a doctor for the flu. Prescription drugs for the one-off occurrence or for a long-term medical condition it is all there. Doctor visits, specialist fees; physio-therapy, mental health benefits, you name it - it's covered.

### Lifestyle Benefits

Benefits such as routine check-ups; wellness, preventive exams, vaccinations, and vision care. All to keep you going strong.

### 24/7 emergency medical assistance and medical evacuation

Essential to all of our health plans is 24/7 emergency medical assistance hotline and medical evacuation. Because as an expat you never know where you might end up and what help you need.

### eHealth Records

We have teamed up with a leading online electronic health records storage service to keep your health records secure and accessible from anywhere, 24 hours a day. You have the added convenience of having all your policy details also stored in your private e-health records account.

### Feeling at home while abroad

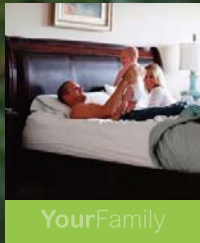
We always try to make you feel at home wherever you may be. Our plans are set up for your convenience in mind. We offer direct settlement to hospitals for hospitalisation around the globe. And we have local convenient direct billing networks in many countries for instant cash-less access to out-patient services such as doctor visits, exams, lab fees and prescriptions drugs.







yourLife



YourFamily



PremierLife



PremierFamily



# Health plans that you and your family can trust

Our family health plans are especially designed with you and your family in mind. All the core elements of our plans remain giving you unbeatable protection (for a list see our Schedule of Benefits). Yet, we have fine tuned our plans to meet the specific needs of expat families.

## Maternity

Generous maternity and newborn cover.

## Wellness and Wellbeing

Specifically designed wellness benefits for children and adults with important vaccinations and immunizations.

## A unique concept - a family deductible

Instead of every family having to satisfy an individual deductible your family has to satisfy just one family deductible as a whole. Your family deductible enables your entire family quicker access to benefits.

## More Family Benefits

Extra benefits such as child accompaniment for hospitalization, and repatriation accompaniment benefits all look after the entire family.

## We saved the best for last

We give you a family discount of 15% for every member enrolled as a family<sup>1</sup>. And we almost forgot, for larger sized families the forth child and additional are free<sup>2</sup>.



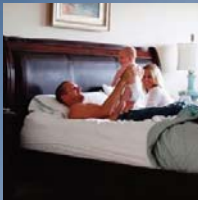
<sup>1</sup> minimum of two members to qualify as a family

<sup>2</sup> up to a maximum of 7 children; after 7 there will be a small surcharge





yourLife



YourFamily



PremierLife



PremierFamily



# Personal Health yourLife yourFamily

Our Personal Health plans "**offer better protection by design**". Our Personal Health line are value health plans. That means we keep benefits high but premiums reasonable. Core behind all our plan design is a strong belief that health plans need to be comprehensive in scope to protect you in all phases of your life. In other words, we cover you for the unexpected as well as what you can expect.

What's our secret? It's in the plan design. We simply ask you at times to share a small portion on some of your health care costs. Such items are deductibles, co-insurance or what is referred to as out-of-pocket expenses (these terms are explained on the right).

By asking you to take partial responsibility for these costs we can offer you a better plan at more reasonable rates that does not have specific limits on important elements such as specialist fees, out-patient visits, GP office visits, prescription drugs or chronic conditions.

It all adds up to more protection for you, when you need it the most.



## A few terms to help you navigate our health plan

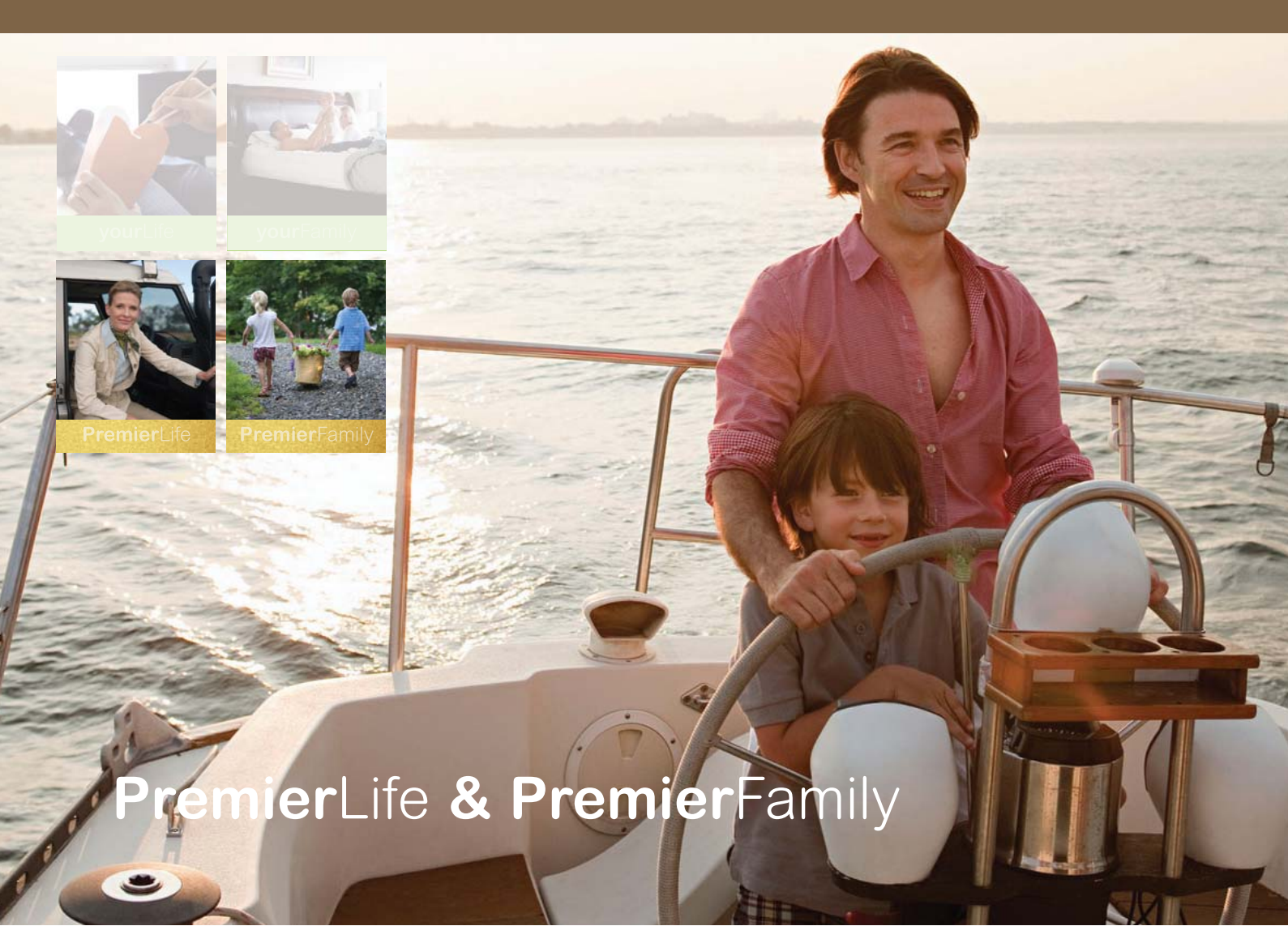
**Deductible** is the amount you pay toward covered medical expenses before we pay for your treatment. Once you have met your deductible the plan pays for your covered medical expenses per your Schedule of Benefits. A deductible is attached to your policy year. Once you met your deductible for your policy year you do not have to meet it again. A deductible is also a great way for you to design your own plan. With a higher deductible you can keep the same great benefits but reduce your premium. With a lower deductible you have more immediate access. You decide what best suits your lifestyle without having to worry about skimping on important health benefits.

**Co-pay** or out-of-pocket is your portion of medical expenses that you pay. In most cases, we pay either 100% or 90%. In the case of a 90% benefit reimbursement you are responsible for the other 10%. That is your co-pay or out-of-pocket expense. Naturally, in cases of 100% your out-of-pocket expense is zero.

**Co-insurance** maximum or out-of-pocket maximum can seem like confusing terms. It doesn't limit your benefits but rather improves them. And that is a nice benefit to have if you find yourself in a situation with high medical expenses. It protects you by limiting your portion of co-pay that you would have to pay in any policy year. Our coinsurance maximum is \$1,000. And that means that once you have reached this limit in your co-pay contributions then your benefits are increased from 90% to 100%.

**And that is how we can offer you excellent health protection at great value!**





yourLife



yourFamily



PremierLife



PremierFamily

## PremierLife & PremierFamily

### Perfect by Design

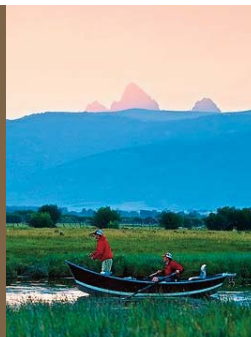
Premier Plans are designed to give you the most complete and benefit rich health protection imaginable.

We've designed PremierLife and PremierFamily explicitly for the those who want the absolute best in protection. Premier delivers superlative benefits, allows for you to choose where you want to receive care, and gives you access to the best care worldwide.

Exclusive benefits such as Best Possible Outcome Programme and Blood Care Programme give you access to important benefits in critical life threatening circumstances. Our Wellness Benefits are enhanced and additional Advanced Health Screening allows for even more thorough routine and preventive tests.

For PremierFamily maternity benefits are augmented to cover high cost areas where having a child can be prohibitively expensive.

PremierLife and PremierFamily are uniquely well designed international health plans for those who require the ultimate in protection.







Life.  
It's all about trust

### eHealth Records Account

The eHealth Records Account is available to all adults covered under our plans. We have teamed up with a leading online electronic health records storage service to keep your health records secure and accessible from anywhere, 24 hours a day. The unique system enables you to build your health picture online which you can then share securely with your trusted health partners. Bringing your records together is easy, you update your known information and connect with your health providers such as your doctor, specialist or optician to request them to upload records and contribute to your health picture.

Your eHealth Records Account empowers you to have greater control over your health by having your information available when you need it. It enables your health providers to make more informed health decisions based on your essential medical information. All of your health plan documentation has been conveniently loaded onto your account for easy access in times when you might not have access to your Member ID Card or plan documents.







## A life of comfort

### Feeling At Home While Abroad

Our goal is to make accessing your health benefits as convenient as if you were back home. We realise it is not always easy living as an expat. We want to make it as simple as possible to access your health benefits. Here are some of the ways we make your health plan more convenient and accessible:

**Direct Hospital Settlement** - Through our simplified pre-authorization for all hospitalisation admissions we can issue payment guarantees and settle direct with the hospital.

**Strategic Direct Billing Networks** - In many countries we have local direct billing networks. This gives you unrivaled convenience to access a large choice of local clinics and medical providers both inpatient and outpatient services such as doctor visits, prescriptions and other medical services.

**Simplified Claims Filing** - we accept electronic claims filing, amazingly fast turnaround and direct settlement into your bank account.

**24/7 Emergency Medical Assistance Hotline** - friendly competent service when you need it the most.

### Our Member Care Team

Helpful, friendly and ready to help. Our Team is strategically placed in Asia, Europe and North America to be of service at a time when it is convenient for you.





	Personal Health		Premier	
	yourLife	yourFamily	PremierLife	PremierFamily
Maximum Lifetime Plan Benefit \$USD	\$2,500,000	\$2,500,000	\$3,000,000	\$3,000,000
Annual Maximum Plan Benefit \$USD	\$1,500,000	\$1,500,000	\$2,000,000	\$2,000,000
Maximum Lifetime Plan Benefit €EUR	€2,000,000	€2,000,000	€2,250,000	€2,250,000
Annual Maximum Plan Benefit €EUR	€1,250,000	€1,250,000	€1,500,000	€1,500,000
Maximum Lifetime Plan Benefit £GBP	£1,500,000	£1,500,000	£1,750,000	£1,750,000
Annual Maximum Plan Benefit £GBP	£1,000,000	£1,000,000	£1,250,000	£1,250,000

### Hospitalisation Benefits

Accommodation	Semi-Private Room	Semi-Private Room	Private Room	Private Room
Inpatient treatment, daypatient, operating theatre and recovery room, prescribed medicines, drugs and dressing for inpatient or daypatient treatment	100% Overseas 90% US & Canada	100% Overseas 90% US & Canada	100%	100%
Intensive Care Unit	100% Overseas 90% US & Canada	100% Overseas 90% US & Canada	100%	100%
Inpatient Ancillary Services including Physical and Occupational Therapy as day-or inpatient	100% Overseas 90% US & Canada	100% Overseas 90% US & Canada	100%	100%
Surgeons' and anaesthetists fees	100% Overseas 90% US & Canada	100% Overseas 90% US & Canada	100%	100%
Inpatient consultation by Specialist	100% Overseas 90% US & Canada	100% Overseas 90% US & Canada	100%	100%
Emergency Room	100% Overseas 90% US & Canada	100% Overseas 90% US & Canada	100%	100%
Pathology, radiology, and diagnostic tests	100% Overseas 90% US & Canada	100% Overseas 90% US & Canada	100%	100%
MRI, CT and PET scans	100% Overseas 90% US & Canada	100% Overseas 90% US & Canada	100%	100%
Private Duty Nursing (Lifetime maximum)	\$7,500 €6,000 £5,000	\$7,500 €6,000 £5,000	\$15,000 €12,500 £10,000	\$15,000 €12,500 £10,000
Skilled Nursing Facility (Lifetime maximum)	\$7,500 €6,000 £5,000	\$7,500 €6,000 £5,000	\$15,000 €12,500 £10,000	\$15,000 €12,500 £10,000
Home Health Care (Lifetime maximum)	\$7,500 €6,000 £5,000	\$7,500 €6,000 £5,000	\$15,000 €12,500 £10,000	\$15,000 €12,500 £10,000
Hospice Care Services (Lifetime maximum)	\$10,000 €8,000 £6,500	\$10,000 €8,000 £6,500	\$20,000 €15,000 £13,000	\$20,000 €15,000 £13,000
Emergency Dental Treatment – as a result of accident	100% Overseas 90% US & Canada	100% Overseas 90% US & Canada	100%	100%
Cancer Treatment	100% Overseas 90% US & Canada	100% Overseas 90% US & Canada	100%	100%

	Personal Health yourLife	Personal Health yourFamily	Premier PremierLife	Premier PremierFamily
<b>Child Accompaniment</b> <i>If the Insured Person is a child under 16 who requires Hospitalisation, We will pay for necessary overnight accommodation for one parent in the same Hospital, or when no such accommodation is available, for necessary bed and breakfast accommodation in a nearby hotel. Pre-approval is necessary.</i>	X	100%	X	100%
<b>Managed Transplant Program</b>				
Organ Transplants Maximum Lifetime	\$500,000 €400,000 £300,000	\$500,000 €400,000 £300,000	\$500,000 €400,000 £300,000	\$500,000 €400,000 £300,000
Tissue Transplants (as part of the overall Organ max.) <i>Transplant must be pre-certified and approved by us. Failure to comply will result in treatment not being covered by your policy.</i>	\$250,000 €200,000 £150,000	\$250,000 €200,000 £150,000	\$250,000 €200,000 £150,000	\$250,000 €200,000 £150,000

## Outpatient Benefits

Surgery as Outpatient	100% Overseas 90% US & Canada	100% Overseas 90% US & Canada	100%	100%
Physician Office Visits & Specialist Fees	90%	90%	100%	100%
Diagnostic & Therapeutic Services (as outpatient)	90%	90%	100%	100%
Physical Therapy (as outpatient, per visit)	90% \$75 €60 £50 policy year max 30 visits	90% \$75 €60 £50 policy year max 30 visits	100% \$75 €60 £50 policy year max 50 visits	100% \$75 €60 £50 policy year max 50 visits
Occupational Therapy (as outpatient, per visit)	90% \$75 €60 £50 policy year max 30 visits	90% \$75 €60 £50 policy year max 30 visits	100% \$75 €60 £50 policy year max 50 visits	100% \$75 €60 £50 policy year max 50 visits
Chiropractic Services	90%	90%	100%	100%
Policy Year Maximum for Chiropractic Services <i>Referral letter required from medical physician</i>	\$750 €600 £500	\$750 €600 £500	\$1500 €1250 £1000	\$1500 €1250 £1000
<b>Prescription Program</b>				
In US (no deductible applies)	90% generic 80% brand	90% generic 80% brand	100% generic 90% brand	100% generic 90% brand
All other countries (ded. applies)	90%	90%	100%	100%
Complementary Medicine <i>Including TCM, Bonesetting, Acupuncture, Herbal Medicine, Homeopathy &amp; Osteopathy</i>	90% \$500 €400 £350	90% \$500 €400 £350	100% \$1,500 €1,250 £1,000	100% \$1,500 €1,250 £1,000
Routine Dental	X	X	\$1,500 €1,250 £1,000	\$1,500 €1,250 £1,000
Diagnostic & Preventive			100%	100%
Dental Plan Option Available	✓ See Dental Options	✓ See Dental Options	✓ See Dental Options	✓ See Dental Options



	Personal Health yourLife	Personal Health yourFamily	Premier PremierLife	Premier PremierFamily
<b>Maternity &amp; Newborn Cover (per pregnancy)</b>				
Pregnancy Normal Delivery	X	90% \$10,000 €7,500 £6,500	X	100% \$20,000 €15,000 £13,000
Complicated Pregnancy	X	90% \$12,000 €8,500 £8,000	X	100% \$30,000 €25,000 £20,000
<i>Routine Nursery, included under Maternity Benefits as any other treatment including room and board, physician charges and circumcision for males prior to discharge.</i>				
New Born Cover Lifetime Maximum	X	\$25,000 €20,000 £15,000	X	\$30,000 €25,000 £20,000
<i>Included in New Born Cover are Premature Births, Congenital Conditions and Birth Anomalies. New Born Cover is only available for a covered pregnancy. A twelve month waiting period applies for all Maternity Benefits</i>				
<b>Wellness &amp; Routine Services</b>				
<b>Adults</b>	\$500 €400 £300	\$500 €400 £300	\$750 €600 £500	\$750 €600 £500
Routine physical exams in connection with overall health and wellbeing.	90%	90%	100%	100%
Pap Smear	90%	90%	100%	100%
Mammograms <i>Ages 35-39 one baseline exam Ages 40-49 one exam every one or two years for asymptomatic women, but no sooner than two years after baseline Age 50 &amp; over one exam annually Any age whenever prescribed by a physician</i>	90%	90%	100%	100%
Prostate Cancer Screening <i>One test per policy year for males age 50 or over</i>	90%	90%	100%	100%
Immunisations & Vaccinations	90%	90%	100%	100%
<b>Child(ren)</b>				
Maximum per policy year – birth to age 12 months	X	\$300 €275 £225	X	\$500 €400 £325
Maximum per policy year – 13 months and over	X	\$200 €150 £125	X	\$300 €225 £200
Routine medical exams and immunizations & vaccinations	X	100%	X	100%
Child Preventive Care Services	X	100%	X	100%
Hearing Tests <i>6 month waiting period applies to all Wellness Benefits but waits are waived for policies that are paid annually. Deductible does not apply to Wellness Benefits. Overall Wellness Benefit Maximums apply to all routine and wellness benefits for Adults and Children.</i>	X	100%	X	100%

	Personal Health		Premier	
	yourLife	yourFamily	PremierLife	PremierFamily
<b>Vision Care Cover</b>	100%	100%	100%	100%
Maximum per 24 month period	\$300	\$300	\$300	\$300
6 month waiting period applies to Vision Care Cover but waits are waived for policies that are paid annually.	€275	€275	€275	€275
	£225	£225	£225	£225
<b>Emergency Evacuation, Repatriation and Ambulance Services</b>				
Medical Evacuation & Assistance	100%	100%	100%	100%
24/7 Emergency Medical Assistance Hotline	✓	✓	✓	✓
Repatriation of Mortal Remains	100%	100%	100%	100%
Family Emergency Travel	✗	✗	100% \$5,000 €3,500 £3,000	100% \$5,000 €3,500 £3,000
Repatriation Accompaniment	✗	100% \$2,500 €1,750 £1,500	100% \$5,000 €3,500 £3,000	100% \$5,000 €3,500 £3,000
Repatriation Family Accompaniment	✗	✗	✗	100% \$3,000 €2,250 £2,000
<b>Medical Concierge Services</b>				
Best Possible Outcome Programme <i>A dedicated Diagnosis Verification and Treatment Planning care management programme. In the event that you are diagnosed with a specified critical illness, the programme provides access to an appropriate specialist from a top rated US hospital who will remotely review your medical reports to confirm your diagnosis and advise, in conjunction with your treating physician on your treatment options, to provide the best outcome.</i>	✗	✗	✓	✓
Advanced Health Screening Programme	✗	✗	100%	100%
Ages 40-50 one high level physical examination every 3 years			\$1,000 €750 £650	\$1,000 €750 £650
Ages 50+ one high level physical examination every 3 years			\$1,500 €1,250 £1,000	\$1,500 €1,250 £1,000
Blood Care Programme <i>A blood care programme that delivers screened blood, in an emergency, to its members in any part of the world.</i>	✗	✗	✓	✓
eHealth Records Account	✓	✓	✓	✓



	Personal Health yourLife	Personal Health yourFamily	Premier PremierLife	Premier PremierFamily
<b>Mental Health Benefits</b>	90%	90%	100%	100%
Lifetime Maximum for Mental Health Benefits (inpatient & outpatient)	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000
Policy Year Mental Illness, Maximum (Out-of-Hospital)* 15 visits	\$2,500 €2,000 £1,500 per policy year	\$2,500 €2,000 £1,500 per policy year	\$2,500 €2,000 £1,500 per policy year	\$2,500 €2,000 £1,500 per policy year
Lifetime Mental Illness, Maximum Per Insured (In-Hospital)	60 days	60 days	60 days	60 days
Lifetime Maximum for Mental Health Benefits (Out-of-Hospital)	80 visits	80 visits	80 visits	80 visits
<i>Mental Health Benefits do not count towards Out-of-Pocket Maximum</i>				
<b>Accidental Death &amp; Dismemberment</b>	X	X	\$100,000 €80,000 £70,000	\$100,000 €80,000 £70,000
<i>Also available as an optional benefit on all plans</i>				
<b>HIV/AIDS Treatment</b>	✓	✓	✓	✓
Lifetime Maximum	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000	\$25,000 €20,000 £15,000
<b>Durable Medical Equipment</b>	✓	✓	✓	✓
Lifetime Maximum	\$15,000 €12,000 £10,000	\$15,000 €12,000 £10,000	\$20,000 €15,000 £13,000	\$20,000 €15,000 £13,000
<b>Chronic Conditions</b>	✓	✓	✓	✓
<i>Chronic conditions are treated like any other condition under the Policy.</i>				
<b>Pre-Existing Conditions</b>				
Annual Maximum Plan Benefit	\$5,000 €4,000 £3,000	\$5,000 €4,000 £3,000	\$5,000 €4,000 £3,000	\$5,000 €4,000 £3,000
Lifetime Maximum <i>Pre-existing Conditions must be declared upon enrollment and if accepted are covered after a 12-month waiting period and subject to maximums above unless otherwise stated on your Certificate of Insurance.</i>	\$50,000 €40,000 £30,000	\$50,000 €40,000 £30,000	\$50,000 €40,000 £30,000	\$50,000 €40,000 £30,000

	Personal Health yourLife	Personal Health yourFamily	Premier PremierLife	Premier PremierFamily
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## Deductible Options

Individual Deductible	✓	✗	✓	✗
Family Deductible	✗	✓	✗	✓

**yourLife** and **yourFamily** Deductible Options are:

USD: \$200, \$500, \$1,000, \$5,000,

Euro: €150, €400, €750, €4,000,

GBP: £125, £300, £650, £3,000.

**PremierLife** and **PremierFamily** Deductible Options are:

USD: \$0, \$100, \$200, \$500, \$1,000, \$5,000,

Euro: €0, €75, €150, €400, €750, €4,000,

GBP: £0, £65, £125, £300, £650, £3,000

<b>Out of Pocket Maximum Individual</b>	\$1,000 €750 £650	\$1,000 €750 £650	\$1,000 €750 £650	\$1,000 €750 £650
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An out of pocket maximum is protection for you against high medical costs from your benefits which are listed at 90%. The 10% that you pay yourself is your out of pocket expenses. Once your out of pocket costs equal the maximum indicated, your benefits that were at 90% are switched to 100% for the remainder of the policy year (unless where indicated). For Premier Plans out of pocket while technically possible is not practical due to the 100%. The only area where a maximum out of pocket could be reached is in the US prescriptions for brand name drugs. All other qualified benefits are at 100%.

<b>Out of Pocket Maximum Family</b>	\$3,000 €2,250 £2000	\$3,000 €2,250 £2000	\$3,000 €2,250 £2000	\$3,000 €2,250 £2000
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Functions just like the individual out of pocket except this is protection for the entire family. If the family out of pocket maximum is reached regardless of whether the individual out of pocket limit is reached the entire family under cover has their 90% benefits switched to 100% for the remainder of the policy year (unless where indicated). For Premier Plans out of pocket while technically possible is not practical due to the 100%. The only area where a maximum out of pocket could be reached is in the US prescriptions for brand name drugs. All other qualified benefits are at 100%.

## Geographical Cover Region Options

### Cover Region 1 - Worldwide including U.S. and Canada and their territories

For Cover Region 1 - please note that benefits listed above are only applicable when using our Preferred Provider Network - UHC. The UHC Network is one of the largest in the U.S. with over 650,000 medical providers. Benefits outside of network are reduced to 70% and co-insurance does not count toward out of pocket max.

Please note that Cover Region 1 is limited to 180 days in the U.S. in any 12 month period. If you are returning to the U.S. 12-month Bridge Cover is available for Cover Region 1 members only and request must be made prior to returning to the U.S. Bridge Cover Premiums are 185% of standard published rates. For Cover 1, policy start dates are the 1<sup>st</sup>, 11<sup>th</sup> and 21<sup>st</sup> of each month only.

### Cover Region 2 - Worldwide but excluding U.S. and Canada and their territories

Cover Region 2 - does not include any cover for U.S. and Canada and their territories.



	Personal Health		Premier	
	yourLife	yourFamily	PremierLife	PremierFamily
<b>Dental Plan Option</b>				
<b>Plan Features</b>				
Individual Deductible	\$50	\$50	\$50	\$50
	€40	€40	€40	€40
	£30	£30	£30	£30
Family Deductible	\$150	\$150	\$150	\$150
	€125	€125	€125	€125
	£100	£100	£100	£100
<b>Class I Expenses</b>	100%	100%	Included under your Premier medical plan	Included under your Premier medical plan
no deductible applies Diagnostic - General Preventive				
<b>Class II Expenses</b>	80%	80%	90%	90%
Restorative (Basic); Endodontics; Periodontics; Prosthodontics - Removable (Maintenance; Fixed Bridge (Maintenance); Oral Surgery				
<b>Class III Expenses</b>	50%	50%	60%	60%
Restorative (Major); Prosthodontics - Removable (Installation); Fixed Bridge (Installation)				
<i>Orthodontic and Class III services are available after 6 months of continuous enrollment in the Dental Plan. Orthodontic services are only available for children under 18 years of age.</i>				
Policy Year Maximum (per Insured Person)	\$1,500	\$1,500	\$3,000	\$3,000
	€1,200	€1,200	€2,250	€2,250
	£1,000	£1,000	£2,000	£2,000
Orthodontic Lifetime Maximum	\$1,500	\$1,500	\$2,500	\$2,500
	€1,200	€1,200	€2,000	€2,000
	£1,000	£1,000	£1,500	£1,500

### Accidental Death and Dismemberment (AD&D) Option

In the event of an Accidental Death or Dismemberment of the Primary Insured the Insurer pays a lump sum benefit equal to the Principal Sum subject to a Maximum benefit multiplied by a percentage as shown below.

loss of life	100%	100%	100%	100%
loss of sight of both eyes	100%	100%	100%	100%
loss of both hands or arms	100%	100%	100%	100%
loss of both feet or both legs	100%	100%	100%	100%
loss of one arm and one leg	100%	100%	100%	100%
loss of sight of one eye	50%	50%	50%	50%
loss of one foot or one leg	50%	50%	50%	50%
loss of one hand or arm	50%	50%	50%	50%

*N.B. Benefits cannot exceed 2 times annual salary. See rate sheet for benefit sums available.*



## Enroll Online Now!

Enrolling is easy with our secure online enrollment.

It takes only a few minutes. Please consult our Table of Benefits for a comprehensive view of our plan with this brochure.

For further questions and information, contact your insurance consultant below:

MHG Services Inc  
JW Haagensen  
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### Our Insurance Partner

Your Integra Global Personal health plan is underwritten by LAMP Insurance Company Limited. LAMP is an independent insurance group, specializing in International Private Medical Insurance. LAMP has an unprecedented depth of knowledge in product design, pricing, medical case management and claims administration, And came together to create a new kind of insurer, capable of offering flexible, competitively priced, alternate insurance solutions.

LAMP Insurance Company Limited, is authorized and regulated by the Financial Services Commission, Gibraltar. Gibraltar is a well-regulated onshore European Union financial services center. It complies with EU law and standards of supervision of financial services, and applies EU solvency margins. Its regulatory standards match those required by legislation and practice in the UK. This english-speaking, FCO monitored environment is highly accessible, occupied by many leaders in the UK motor and legal insurance markets. LAMP Insurance Company Limited is reinsured into the Lloyd's of London market which enjoys a global A+ rating from Fitch Ratings and Standard & Poor's.