

A+ MultiNational Group Benefit Plan



Health Coverage that Goes Far & Beyond



A+ MultiNational Assistance Services

New astonishing international assistance included with all plans

A+ MultiNational Series

An International Group Benefit Plan for groups of three or more participants.

Why Buy an International Group Benefit Program?

Because U.S. based organizations with employees overseas, or non-U.S. organizations employing expatriates, third country nationals or key local nationals, need a dependable and cost-effective international group benefit program. Outside the United States, American employees find their traditional group benefit programs to be non-responsive, in benefits and in service, to the unique situations facing them as they seek healthcare abroad. Third country nationals and key local nationals find that their home country social medical systems rarely extend beyond the country's borders, and the availability of medical facilities within those borders may be extremely limited. As international employers seek to compete in global markets, the challenge of attracting and retaining qualified international employees can only be met with a comprehensive international group benefit program.

Which Organizations are Eligible for the A+ MultiNational Series?

U.S. based organizations with a subsidiary or division operating outside the U.S. with three or more international employees are eligible. If the organization is based outside the U.S. and has three or more employees, the organization is eligible.

What are the Underwriting Requirements for the A+ MultiNational Series?

Groups of 10 or fewer international employees require a fully completed Enrollment Form which must be submitted and reviewed for each employee and dependent to be covered.

Groups of 11 or more international employees may complete a simplified Enrollment Form which must be submitted and reviewed for each employee and dependent to be covered. This requirement may be waived if the employer provides at least three years of claims history on the international group, from the present or prior insurer. At least 80% of the employer's international employees must participate in the insurance.

Are All International Employees and Their Dependents Eligible for Insurance Under the A+ MultiNational Series?

All active, full-time (30 hours per week or more) employees are eligible, provided they reside and work outside the U.S. All Spouses and Dependent children under the age of 19 (23 if full-time student) are eligible, regardless of where they reside.

When Does Coverage Become Effective for International Employees and Their Dependents?

For Employees and Dependents who were employed on the day immediately preceding the Effective Date of the A+ MultiNational Plan, coverage becomes effective immediately, provided they have satisfied the Waiting Period selected by the employer. For new Employees and Dependents added throughout the year, coverage becomes effective on the first day of the month following the Waiting Period selected by the employer, if the appropriate medical questionnaire has been submitted and approved within the first 30 days of employment.



What Are the Benefits?

Benefit	Limit
Deductible	All Deductibles are per Insured Person per Calendar Year, with a maximum of three Deductibles per Family per Calendar Year. Deductible Options: \$150, \$250, \$500, \$1,000, \$2,500.
Coverage Area	Worldwide.
Deductible Carry Forward	Expenses incurred during the last three months of a Calendar Year will be applied toward satisfaction of the Deductible for the next Calendar Year but only if the Deductible was not met during the prior Calendar Year.
Coinsurance—Claims incurred in U.S. or Canada	After the Deductible, Underwriters will pay 80% of Eligible Medical Expenses up to \$5,000, then 100% to the Maximum Limit per Insured Person. The Coinsurance will be waived if satisfied with expenses incurred within the Preferred Provider Network.
Coinsurance—Claims incurred outside U.S. or Canada	After the Deductible, Underwriters will pay 100% of Eligible Medical Expenses up to the Maximum Limit per Insured Person.
Maximum Limit Options	\$1,000,000 or \$5,000,000 Lifetime.
Prescription Drugs	Usual, Reasonable and Customary (Subject to Deductible and Coinsurance).
Mental Health Disorders	\$25,000 Lifetime Maximum after 12 months of continuous coverage, subject to the following sub-limits: Outpatient Treatment: 50% of a Maximum charge of \$100 per visit with a Maximum of 52 visits per Calendar Year per Insured Person. Inpatient Treatment: Limited to \$10,000 per Calendar Year per Insured Person.
Transplant Expense	Subject to Special Transplant Pre-certification Requirements, and only when treatment is provided within the PPO. Covered Transplants are: Heart, Heart/Lung, Lung, Kidney, Kidney/Pancreas, Liver and Allogeneic and Autologous Bone Marrow.
Second Surgical Opinion	Subject to Deductible and Coinsurance unless requested by Underwriters (payable at 100% if requested by Underwriters).
Maternity and Newborn Care	Subject to Special Maternity Pre-certification requirements, same as any other Illness after 10 months of continuous coverage.
Hospital Room and Board	Average Semi-private, including nursing service.
Intensive Care Unit	Usual, Reasonable and Customary.
Physical Therapy	\$50 Maximum per visit charge.
Local Ambulance	Usual, Reasonable and Customary.
Wellness	\$50 per visit (including immunizations), maximum of three visits per year for children under the age of 19 (after 12 months of continuous coverage). \$150 per Member per Certificate Period (after 12 months of continuous coverage) for Members age 35 or older. Not subject to Deductible.
Emergency Medical Evacuation	Up to \$50,000 Lifetime Maximum, for Insured Persons under the age of 65.
Eligible Medical Expenses	Usual, Reasonable and Customary.
Pre-notification	Maternity and Newborn Care: 50% penalty in addition to Deductible and Coinsurance if Pre-notification Requirements are not met within the first 90 days of Pregnancy. Transplant: 100% penalty and forfeiture of benefits if Pre-notification Requirements are not met. Emergency Medical Evacuation: 100% penalty and forfeiture of benefits if Pre-notification Requirements are not met. All Other: 50% Penalty in addition to Deductible and Coinsurance if Pre-notification Requirements are not met.

When Does Coverage End?

Coverage ends on the date employment terminates, the date of the employee's retirement, the date the employee becomes eligible for a U.S. group benefit plan, or twelve months following the employee's return to the U.S. – whichever first occurs. Some groups are required to extend COBRA benefits to terminating employees. In these circumstances, the A+ MultiNational Series provides for such extension.

What Are the Plan Features?

Pre-existing Conditions:

Pre-existing conditions are normally covered after 12 months of continuous coverage under the A+ MultiNational Series. If the A+ MultiNational Series is replacing another group insurance plan, time insured under the prior plan may reduce the 12 month wait for coverage of Pre-existing Conditions.

Outpatient Prescription Drug Card Option:

If this Option is selected, each employee will receive a Prescription Drug Card recognized by 98% of the pharmacy outlets in the U.S. There is a co-pay of \$7 per prescription for Generic drugs and \$15 per prescription for Brand drugs when the medication is acquired.

Wellness:

For employees age 35 and older, the A+ MultiNational Series provides up to \$150 for an annual routine physical exam after 12 months of continuous coverage. Dependent children under age 19 may have up to 3 visits (\$50 maximum per visit) for routine wellness visits after 12 months. If the A+ MultiNational Series is replacing another group insurance plan that also featured a Wellness Benefit, time insured under the prior plan may reduce the 12 month wait for the Wellness Benefit.

Maternity and Newborn Care:

Maternity expenses, including pre-natal care, delivery and post-natal care, are covered on the same basis as any other illness, after 10 months of continuous coverage. Newborns are covered from the moment of birth, provided the delivery is covered, and so long as the Newborn is properly enrolled within the first 31 days of life. If the A+ MultiNational Series is replacing another group insurance plan, time insured under the prior plan may reduce the 10 month wait for Maternity and Newborn Care benefits.

Emergency Medical Evacuation:

Emergency Medical Evacuation to the nearest medical facility qualified to treat the life threatening eligible condition is covered. All Emergency Medical Evacuations must be approved in advance by MultiNational Underwriters, Inc., which is available 24 hours a day, 7 days a week, to approve and coordinate Emergency Medical Evacuations.

Pre-Notification:

All Hospitalizations, certain Outpatient procedures, Maternities, and Transplants must be Pre-notified. Pre-notification is easy. The patient or the Physician simply calls MultiNational Underwriters, Inc. with all information about the medical condition. For Maternity, Pre-notification must be done within the first 90 days of pregnancy and again just before delivery. All other Pre-notifications must be done as soon as possible before the expense is incurred, or within 48 hours in the event of an emergency. Failure to Pre-notify means that benefits will be significantly reduced, and in the case of Transplants, benefits will be forfeited.

Preferred Provider Organization:

Insured members may choose any Physician or any Hospital. When seeking treatment in the U.S., co-insurance will be waived with respect to charges incurred in the MultiNational PPO Network. The Preferred Provider Directory may be accessed via the Internet at www.mnui.com by selecting "Services" to assist in finding a provider in the area where treatment is available.

Group Term Life and AD&D Insurance:

For groups with 10 or fewer employees, group term life insurance is required. For larger groups, it is optional. Life insurance is available in amounts of \$10,000, \$25,000, \$50,000 or a multiple of salary, up to \$125,000. Higher life amounts are available, subject to special underwriting requirements.

Optional A+ MultiNational Group Dental Coverage:

MNU is pleased to offer optional dental coverage with all group medical insurance quotes. This plan offers coverage for preventive and diagnostic procedures as well as basic and major dental procedures with a \$1000 calendar year maximum.

A+ MultiNational Assistance Services:

The following Assistance Services are available 24 hours a day, 7 days a week to employees enrolled in an active A+ MultiNational Group Benefit Plan.

Pre-Trip Health and Safety Advisories (available after enrollment in the A+ MultiNational Group Benefit Plan, and before traveling) – call us for current passport, visa, inoculation and vaccine requirements, as well as up-to-date travel safety advisories.

Livetravel Services – make emergency travel and itinerary changes including rebooking flights, hotel reservations and ground transportation arrangements.

BagTrak – is the industry leader in tracking lost baggage. We will help locate lost baggage, and deliver it to the insured member anywhere in the world.

Emergency Message Relay – relay messages to family, friends and co-workers, helping the employee to maintain contact during an emergency.

Emergency Cash Transfers – assistance in arranging and obtaining cash transfers anywhere in the world.

Other important A+ MultiNational Assistance Services include:

- Medical referrals
- Up-to-the-minute travel medical advisories
- 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

A+ MultiNational Assistance Services are not insurance benefits and provision of any A+ MultiNational Assistance Services is not a guarantee of any other benefit under the A+ MultiNational Group Benefit Plan.

Other Services Provided by MultiNational Underwriters, Inc.

Patient Advocacy Services:

Members who are faced with a complex or severe medical condition will be assigned to one of MultiNational's Patient Advocates. The Patient Advocate is the personal assistant at MultiNational Underwriters on all matters relating to treatment and claims, with the goal of securing the best possible care for the member in a convenient and cost-effective setting.



Customer Service:

Whether the Member has misplaced his/her ID card or benefit booklet, needs assistance with a claim, or has a question about benefits, MNU is always ready to respond. Frequently, these and other issues can be addressed with a short visit to our web site, www.mnui.com. At times, there is simply no substitute for human intervention. MNU's Customer Service team is available 24/7/365, and is accessible to Members at no cost, by calling our Worldwide 800 number. Customer Service can be provided in most languages, without the necessity of a translator. If a translator is needed, the MNU customer service representative will arrange one.

Who is the Plan Administrator?

MultiNational Underwriters, Inc., 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 residents and travelers. As a TRAVEL GUARD® International company, we benefit from experience of a corporate group that protected over 6 million travelers last year. Our international claims specialists, medical professionals and customer service representatives are available 24 hours a day, 7 days a week to answer questions and respond to needs. Whether for lost luggage or Emergency Evacuation, our service team is prompt, compassionate, and of the highest professional quality.

Who is the Insurer?

Lloyd's, the largest and oldest insurance market in the world is the insurer of the A+ MultiNational Series. Rated A- by AM Best Company, and A by

Standard and Poors, 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. Literally millions of people, in almost every country of the world, rely on Lloyd's for their accident and health insurance needs.

How is a Proposal from MultiNational Obtained?

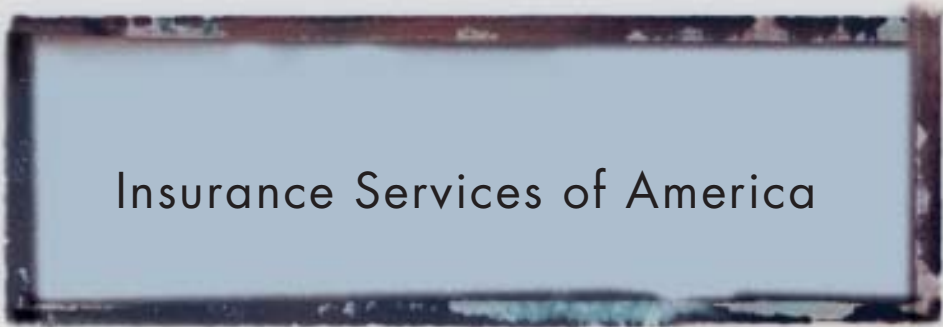
Just complete the A+ MultiNational Request for Quote Form, attach census data, and mail, fax or e-mail it to MultiNational Underwriters, Inc. Within 48 hours of receipt of a complete submission, MultiNational will provide a professionally prepared proposal. Customer service representatives are available to answer any questions, or to assist with presentation of the proposal to potential buyers.

Other Products and Services Available Through MultiNational Underwriters, Inc.

THE ATLAS SERIES – Travel Medical Insurance for International Travelers.

THE INTERNATIONAL CITIZEN SERIES – Individual, annually renewable major medical insurance for the international community.





Insurance Services of America