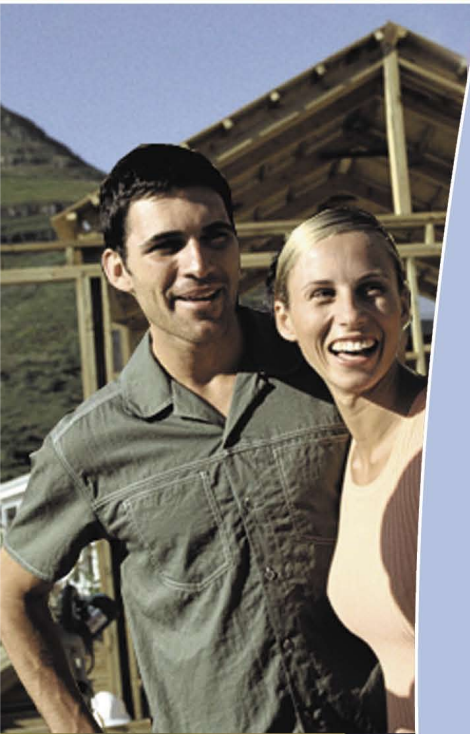




MultiNational Group Benefit Plan

Health Coverage that Goes Far & Beyond



Why Buy an International Group Benefit Program?

US-based organizations with employees overseas or non-US 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 insufficient, in benefits and in service, for 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. The MultiNational Group Benefit Plan has been designed to fill this need.



**“A Flexible and Transportable
Group Benefit Plan”**

MultiNational Underwriters International Insurance Solutions

MultiNational Underwriters, Inc., headquartered in Indianapolis, Indiana, is a full-service organization offering a comprehensive portfolio of insurance products specifically designed to address the insurance needs of international residents and travelers. As a TRAVEL GUARD® International company, we benefit from the 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 you need assistance with lost luggage or an Emergency Medical Evacuation, our service team is prompt, compassionate, and of the highest professional quality.

MultiNational Underwriters and Travel Guard International are members of Noel Group, founded in 1985. Noel Group is a worldwide family of travel service, assistance, and insurance companies built on solid corporate values and unrivaled customer service. We offer a broad range of travel insurance plans and assistance services for individuals, corporations, missionaries, schools, and other international organizations requiring access to global travel solutions regardless of their location. Our organizational culture is based on integrity, keeping our promises, and giving back to the global and local communities where we do business through humanitarian efforts. Headquartered in Stevens Point, Wisconsin, Noel Group has more than 750 employees in 20 worldwide locations.

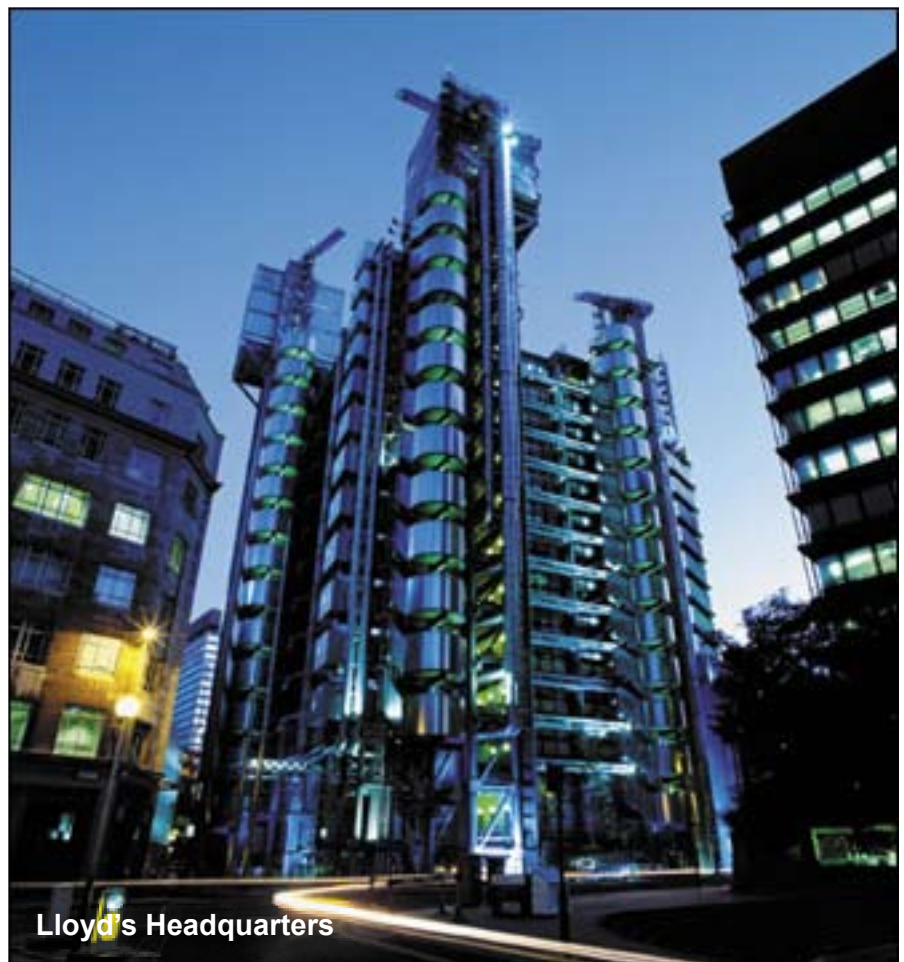
A Reputation for Excellence

Who is the Insurer?

Lloyd's, the largest and oldest insurance market in the world, is the insurer of the MultiNational Group Benefit Plan. 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.

Who Insures with Lloyds?

- 93% of Dow Jones Industrial Average Companies
- 94% of FTSE 100 companies
- 82% of Fortune Top 50 European Companies
- 85% of Fortune 500 US companies
- Top 20 Global Banks



Medical Benefits

Benefit	Limit
Individual Deductible Options	\$150, \$250, \$500, \$1,000 or \$2,500
Family Deductible	Maximum of 3 Deductibles per family per Calendar Year
Individual Out-of-Pocket Limit	\$1,000 after the Deductible per Calendar Year
Maximum Limit	\$1,000,000 Lifetime or \$5,000,000 Lifetime
Outpatient Prescription Drugs	Option 1 – Usual, Reasonable and Customary (Subject to Deductible and Coinsurance) Option 2 – Rx card \$15 Co-pay generic, \$30 Co-pay brand name (including mail order)
Inpatient 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: \$10,000 per Calendar Year per Insured Person
Transplant Expense	Subject to Special Transplant Pre-notification Requirements. Treatment must be provided within the PPO. Covered Transplants are: Heart, Heart/Lung, Lung, Kidney, Kidney/Pancreas, Liver and Allogenic 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	Same as any other Illness after 10 months of continuous coverage. Subject to Special Maternity Pre-notification Requirements
Hospital Room and Board	Average Semi-Private Rate, including nursing service
Intensive Care Unit	Usual, Reasonable, and Customary
Vision Benefit	After 12 months of continuous coverage and subject to \$50 Deductible. Covered up to \$150 every 24 months for routine eye exam. Covered up to \$100 every 24 months for corrective lenses, contacts and frames
Emergency Medical Evacuation	Up to \$50,000 Lifetime Maximum, for Insured Persons under the age of 65
Repatriation of Remains	\$25,000 Maximum per Insured Person

Medical Plan Payment Percentages

Benefit	Outside the US	Inside the US (In-Network)	Inside the US (Out-of-Network)
Hospital Services	100%	100%	80%
Physician Services	100%	100%	80%
Inpatient Treatment	100%	100%	80%
Outpatient Treatment	100%	100%	80%
Surgery	100%	100%	80%
Wellness Care (subject to limits for Age and Calendar Year maximums)	100%	100%	80%
Physical Therapy and Chiropractic Care (\$50 per visit; must be prescribed by medical doctor in relation to covered condition)	100%	100%	80%
Local Ambulance \$3,000 per Calendar Year	100%	100%	80%
Emergency Reunion \$15,000 Maximum	100%	80%	80%
Eligible Medical Expenses	100%	100%	80%

Dental Plan Benefits

Type	Deductible	Coinsurance
Class A – Preventative and Diagnostic	\$0.00	100%
Class B – Basic Dental Procedures	\$100 per Insured Person per Calendar Year, Maximum of 3 per family	80%
Class C – Major Dental Procedures	\$100 per Insured Person per Calendar Year, Maximum of 3 per family	50%
Orthodontia	Optional, subject to \$100 Deductible	50%
Plan Maximum	\$1,000 per Insured Person per Calendar Year	

Coverage for the Unexpected

Emergency Medical Evacuation

Emergency Medical Evacuation to the nearest medical facility qualified to treat a 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.

Emergency Reunion

In the event of a covered Emergency Medical Evacuation, the plan will provide the following Emergency Reunion benefits: the cost of an economy round-trip air and/or ground transportation ticket for one of the patient's relatives (parent, spouse, sibling or child age 18 or older) for transportation to the area where the patient is hospitalized following Emergency Medical Evacuation and reasonable expenses for lodging and meals for a period not to exceed 15 days.

Repatriation of Remains

In the event of a covered Injury or Illness resulting in a member's death, the plan will provide the following benefit: air and/or ground transportation of bodily remains or ashes to the area of the member's Principal Residence and reasonable costs for preparation of the remains necessary for transportation.

Local Ambulance

In the event of a covered Injury or Illness resulting in Inpatient Hospitalization, the plan will cover Emergency Local Ambulance transportation.



MultiNational Group Benefit Plan Coverage Features



Wellness Benefit

For employees age 35 and older, the MultiNational Group Benefit Plan 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 after 12 months of continuous coverage.

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 as long as the Newborn is properly enrolled within the first 31 days of life.

Preferred Provider Organization

Insured members may choose any Physician or any Hospital. When seeking treatment in the US, co-insurance will be waived for Eligible Expenses incurred in the Hygeia PPO Network. The PPO online directory allows members to search for facilities or practitioners in the area where treatment will be sought.

Outpatient Prescription Drug Card

If this option is selected, each employee will receive a Prescription Drug Card recognized by 98% of the pharmacy outlets in the US.

Term Life and AD&D Insurance

For groups with 10 or fewer employees, group term life insurance is automatically included. For larger groups, term life coverage is optional. Life insurance is available in amounts of \$10,000, \$25,000, \$50,000, or a multiple of salary up to \$125,000.

Mental Health Coverage

Coverage is available for Mental Health Disorders after 12 months of continuous coverage. Coverage is offered for both Inpatient and Outpatient treatment.

Group Dental Coverage

This plan offers optional Dental coverage for preventive and diagnostic procedures as well as basic and major dental procedures with a \$1000 calendar year maximum. An optional orthodontia benefit is also available.

Pre-existing Conditions

Pre-existing conditions are normally covered after 12 months of continuous coverage under the MultiNational Group Benefit Plan. Prior coverage may reduce the 12 month waiting period.

MultiNational Group Benefit Plan Assistance Services

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

- ✓ **Pre-Trip Health and Safety Advisories** (available after enrollment in the 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** – We can make emergency travel and itinerary changes including rebooking flights, hotel reservations, and ground transportation arrangements.
- ✓ **BagTrak** – We are 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** – We can relay messages to family, friends and co-workers, helping the employee to maintain contact during an emergency.
- ✓ **Emergency Cash Transfers** – We can provide assistance in arranging and obtaining cash transfers anywhere in the world.

- ✓ **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**



“We’re here when
your **Employees**
need us **most**”

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

Astonishing Service

Whether the client has misplaced his/her ID card or benefit booklet, needs assistance with a claim, or has a question about benefits, MNUI 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 clients to:

- Change personal information
- Obtain details about claim filing, including downloading necessary forms
- Pre-Notify for certain medical procedures and hospitalizations
- Replace a lost ID card
- 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, Inc.

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



At times, there is simply no substitute for human intervention. MNUI's Client Relations team is available 24 hours a day, 7 days a week to answer your questions and may be reached by members at no cost through our Worldwide 800 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 MNUI Client Relations specialist will arrange one.

**“Service that is Unrivaled
in Today’s Market”**

Other Products Provided by MultiNational Underwriters, Inc.

When your corporation has an international insurance need other than a comprehensive group benefit plan, consider these other products:



International Citizen Series

Annually renewable major medical coverage for individuals and families. This plan is available to citizens of all countries of the world.



MultiNational Accident Plan

Coverage for accidents that result in disability or death, including Acts of War and Terrorism.



IC+ International Term Life

Term life insurance for citizens of the world requiring personal and business protections.



Atlas Travel Series

Comprehensive travel medical insurance for individuals traveling internationally.



Atlas Group Travel

The same quality coverage as the Atlas Series product at a discount group rate, making it ideal for student groups, missionary organizations, and corporations.



Atlas Professional

Provides coverage similar to the Atlas Travel Series tailored to meet the needs of professionals traveling abroad several times throughout the year.

How do I Obtain a Proposal from MultiNational?

Complete the MultiNational Request for Quote Form, attach census data and mail, e-mail, or fax to MultiNational Underwriters, Inc. or contact your agent. Within 48 hours of receipt of a complete submission, MultiNational will provide a professionally prepared proposal.

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.

Certificate of Coverage

This brochure provides a summary of the plan benefits and services offered by MultiNational Underwriters, Inc. Please feel free to contact us with any questions regarding eligibility or other plan details or to obtain a copy of the Certificate of Coverage. Complete plan description, including exclusions, pre-notification requirements, and other terms of coverage, are contained in the Certificate of Coverage, which is available for your review prior to purchase.



MULTINATIONAL
UNDERWRITERS
Lloyd's Coverholder

107 S. Pennsylvania St., Ste 500 Indianapolis, IN 46204
Phone 800.605.2282 or 317.262.2132 Fax 317.262.2140
www.mnui.com