



WORLDWIDE COVERAGE FOR PROFESSIONAL **MARINE CAPTAINS AND CREW**



Security Rated A (excellent) by A.M. Best



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Please refer to the Certificate Wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility, and exclusions outlined in this booklet. Certificate Wordings are available upon request and prior to application.

The summary description of coverages, benefits and eligibility in this brochure is accurate at the date of printing, subject to the terms of the plan. Any updates or changes made subsequent to printing will be included in the fulfillment kit sent upon approval of your application, and/or from time to time thereafter.

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CrewSelect International

Worldwide Coverage for Professional Marine Captains and Crew Members

As a professional marine crew member, you know that finding adequate medical coverage can be a challenge. The unique demands of your nomadic lifestyle often can prevent you from getting the comprehensive plan you need and deserve.

International Medical Group®, Inc. (IMG®) offers CrewSelect International, a comprehensive and portable international medical insurance plan designed specifically for professional marine crew. CrewSelect International can help eliminate the obstacles of time, currency, and language when you are seeking medical treatment and need assistance and administration of your global health care benefits.

You have a choice of two plan options: Standard and Elite. Simply choose the plan option that best fits your needs. Each one offers a full range of benefits suited for individuals and groups, provides coverage 24 hours a day and gives you have the freedom to choose any doctor or hospital for treatment. When you choose CrewSelect International, you receive IMG's commitment to deliver world-class health benefits, medical assistance, superior service and Global Peace of Mind®.



Plan Administrator

Custom Fit Products & The Best Service



At IMG, we know that the reasons to travel abroad are many and varied - that's why our products are too. Our full-service approach to providing international medical insurance products includes servicing vacationers, those working or living abroad for short or extended periods, people traveling frequently between countries, and those who maintain multiple countries of residence. To meet all of these needs, we have developed a comprehensive range of major medical, life, dental and disability products that can be tailored to meet individual specifications.

Since 1990, we've served more than a million people around the globe with customer service that's second to none. We provide on-site medical staff who are available 24 hours a day for emergencies, multilingual customer service professionals and dedicated claims administrators who process tens of thousands of claims each year from all over the world. We maintain IMG Europe Ltd. to provide the same world-class services abroad, with the added benefits of similar time zones and swift postal delivery. At IMG, we're with you, wherever you go - bringing support for all your insurance needs around the globe - providing you Global Peace of Mind.

The reasons to travel abroad are many and varied -
that's why our products are too.

*IMG's World Headquarters
Indianapolis, Indiana USA*



Plan Underwriter

The IMG Advantage



International Service Centers - U.S. and UK service centers for international treatment; free calls to IMG from anywhere in the world.



Medical Management Services - With our on-site Chief Medical Officer and registered nurses, you have 24 hour access to highly qualified coordinators of emergency medical services and international treatment.



Useful, Informative Online Tools - Search for health care providers within the U.S. and outside the U.S. using the independent PPO network or the specialized International Provider Access database, download forms and plan descriptions, initiate precertification, “Live Chat” with representatives, and more.



Leading Edge Technology - MyIMGSM provides you with 24 hour secure access from anywhere in the world and the ability to manage your account at anytime for true Coverage Without Boundaries[®].



On Site Administrative Services - Our administrative functions are performed in-house because it enables us to serve you better. Our staff includes claims administrators who process tens of thousands of claims each year, handling virtually every language and currency, and multilingual customer service professionals.

Strength & Financial Stability



When deciding which company will insure your health, there are many important factors to consider. In addition to comprehensive benefits and experienced administration, there must be the commitment and financial stability of an established international insurance company.

While IMG provides complete plan administration expertise, our globally recognized underwriter, Sirius International Insurance Corporation (publ), offers the financial security and reputation demanded by international consumers. Rated A (excellent) by A.M. Best and A- by Standard & Poor's*, Sirius International shares IMG's vision of the international marketplace and offers the stability of a well-established insurance company. Sirius International is a White Mountains Re company.

Growing year by year, expanding globally, building upon a solid reputation, remaining stable but never standing still - these characteristics make IMG and Sirius International the team to choose for your Global Peace of Mind.

* Ratings are accurate as of the date of printing and are subject to change.

Summary of Benefits

Why CrewSelect International

IMG truly understands the needs of marine captains and crew. Through this understanding we developed the two international health care plan options of CrewSelect International. Each one provides an assortment of benefits all designed to accommodate your individual or group needs. Both plan options allow you to pre-designate one of three currencies for payment of premium and receipt of benefits. Your benefits will be paid in the same currency that you select for payment of premium. Additionally, you have a variety of excess (deductible) amounts from which to choose.

Standard - The CrewSelect International Standard plan option fits the needs of the crew member who demands a full range of benefits. Its extensive benefits provide first-rate international medical coverage as well as aid in reducing out-of-pocket expenses.

Elite - The CrewSelect International Elite plan option provides higher limits and enhanced benefits. Additionally, it provides Dental Care, Normal Pregnancy and Delivery, and Vision benefits.

Special Marine Benefits for Both Options Include:

- Amateur Sailboat Racing Coverage
- Recreational Water Activities Coverage
- Special Crew Member Return Benefit
- Lost/Theft of Luggage/Personal Papers
- Scuba Diving to 30 meters
- Trip Interruption
- 3 Pre-designated Currencies
- Out-of-Country Legal Expense

Optional Benefits

CrewSelect International is designed to protect individuals and groups from the high costs of medical expenses. In addition to each plan option's benefits, you may also add optional term life and daily indemnity benefits.

Global Term Life InsuranceSM

This provides protection following a traumatic loss. It also includes Accidental Death and Dismemberment (AD&D) coverage for no additional cost. AD&D is paid in addition to any amount paid by Global Term Life Insurance and can double the amount of the benefit.

Global Daily IndemnitySM

Insuring your life and health reduces the burden of unforeseen financial liabilities due to an illness or accident. Unfortunately, obligations and bills continue even during a hospital stay. The Global Daily Indemnity plan is an excellent way to offset these expenses.

➤ **For a breakdown of the plan benefits, please refer to the schedule of current benefits and optional benefits inserts in the back of the brochure.**

Emergency Evacuation

Emergency Medical Evacuations

During a medical emergency, access to qualified treatment is an immediate concern. For these situations, CrewSelect International includes Emergency Medical Evacuation. This coverage is available when there is not a qualified facility in the immediate area to treat your life-threatening illness or injury.

Emergency Medical Evacuation is covered to the nearest qualified medical facility or to the nearest qualified medical facility in the insured's home country provided that any additional travel time to the insured's home country will not cause detriment to his/her health as determined by the treating physician.

An Emergency Reunion lifetime benefit is available to cover the travel/lodging expenses of a relative or friend during an Emergency Medical Evacuation. Expenses for repatriation of bodily remains or ashes to the insured's country of citizenship for death resulting from a covered injury or illness are covered.

How the Evacuation Process Works

Emergency Medical Evacuation benefits under the plan provide access to care when you need it most.

During the Emergency:

- ▶ IMG will coordinate evacuation to a qualified facility equipped to handle your illness or injury.
- ▶ A team of pilots and medical professionals will transport you and a family member (if there is room available), while arrangements for your arrival are being made with the receiving hospital.

Once at the Receiving Hospital:

- ▶ IMG will continue to monitor your treatment and communicate with the physicians and your family members.

To be eligible, the evacuation must be recommended by the attending physician in life-threatening situations, and approved in advance and coordinated by IMG. IMG is available 24 hours a day, 7 days a week to arrange emergency medical evacuations.

IMG's medical staff is available 24 hours to approve, certify and coordinate medical evacuations



Plan Procedures

Precertify Your Treatment

Prior to receiving treatment you may need to contact IMG to precertify your treatment and/or for verification of benefits. Precertification means calling IMG's Utilization Management and Review company to receive a determination of medical necessity for the proposed treatment or services.



You may also initiate precertification online at www.imglobal.com. It is important to note that precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. Precertification may be undertaken by you, the doctor, a hospital administrator or a relative.

The following treatments and services must be precertified or certain reductions in benefits may result:

- Any surgery or treatment requiring hospitalization
- Outpatient surgery
- Durable medical equipment including artificial limbs
- Home nursing care
- Care in an extended care facility
- Transplants
- Within 48 hours after an emergency admission to the hospital

Verification of Benefits

Verification of benefits is the process of verifying your general coverage and the available benefits under the plan. You may do this by contacting IMG's Customer Care department whether or not your treatment or services require precertification.

Verification of benefits is not a guarantee of payment or assurance of coverage, and all medical expenses must meet eligible payment guidelines in accordance with the terms and conditions of the plan. While precertification and verification of benefits are separate determinations, both are made in reliance on the completeness and accuracy of the information provided by you and your health care providers to IMG.

Plan Procedures

Claims Procedures

When you receive treatment, original itemized bills must be received by IMG within 90 days of services. As a courtesy, claims may be paid in selected alternate currencies by electronic bank wire. Please see the Claim Form for more information and conditions of this service.

Claim Filing Alternatives

Direct Payment to providers- In many cases IMG works with the hospital or clinic as an accommodation, including those outside the independent PPO, for direct payment of eligible medical expenses on your behalf. To be eligible to have a claim paid in this fashion, you or the

provider must complete a Claim Form and submit it with original itemized bills. In this case, you will be responsible for direct payment of your deductible, coinsurance amounts and non-eligible expenses and charges.

Reimbursement - If you have received treatment and need to be reimbursed for out-of-pocket medical expenses, complete the Claim Form and submit your original itemized bills and paid receipts within 90 days. We will reimburse your eligible medical expenses after applying the deductible and coinsurance, subject to the terms of the plan.

Please remember to submit your bills and receipts as soon as you receive them. **Do not hold them until the end of the year.** IMG will apply eligible medical expenses to your deductible and coinsurance throughout the year.



Plan Conditions

Pre-Existing Conditions* *Are covered as provided herein*

For Individuals: Conditions that are fully disclosed on the application and have not been excluded or restricted by a rider, will be covered after coverage has been in effect for 24 continuous months (subject to the foregoing limits and the other terms of the plan*).

For Groups: Pre-existing conditions that are not excluded or restricted by a rider, will be covered after six (6) months of continuous coverage, if treatment free, or twelve (12) months of continuous coverage, regardless of treatment.

Subject to terms and provisions of the certificate. **For individual and group benefit amounts, please refer to the schedule of current benefits insert at the back of the brochure.**

The following illnesses which exist, manifest themselves or are treated or have treatment recommended prior to or during the first 180 days of coverage from the initial effective date are considered pre-existing conditions and are subject to the waiting period and other limitations of coverage described above: *asthma, allergies, tonsillectomy, back conditions, adenoidectomy, hemorrhoids or hemorrhoidectomy, disorders of the reproductive system, hysterectomy, hernia, gall stones or kidney stones, any condition of the breast, and any condition of the prostate.*

*Pre-existing Condition: Any Illness, Injury or Mental or Nervous Disorder that, with reasonable medical certainty, existed on or at any time prior to the Initial Effective Date of this insurance, whether or not previously manifested or symptomatic, diagnosed, treated or disclosed on the Application or on any Claim Form or otherwise, including any chronic, subsequent or recurring complications or consequences associated therewith or arising or resulting therefrom. For examples of how the pre-existing condition provision applies, please see Appendix A.

Other Exclusions & Limits⁺

- Routine physical examinations - first 12 months
- Mental and nervous - first 12 months
- Organized amateur or professional sports
- Treatment not ordered or received by a physician
- Treatment or supplies not medically necessary
- Investigational, experimental or research procedures
- Custodial care
- Elective cosmetic or plastic surgery
- Contraceptive medication or treatment
- Drug and alcohol abuse treatment
- Organ transplants not specifically listed
- Devices to correct sight or hearing
- Treatment as a result of war or riot
- Treatment resulting from illegal activities
- Persons HIV+ at effective date
- Services and treatment eligible for payment by any government or other insurance

*This brochure contains only a consolidated and summary description of some of the current CrewSelect International benefits, conditions, limitations and exclusions. A certificate containing the complete Certificate Wording with all terms, conditions and exclusions will be included in the fulfillment kit. IMG reserves the right to issue the most current Certificate Wording for this insurance plan in the event this application and/or brochure has expired, is modified, or is replaced with a newer version. Current Certificate Wordings are available upon request.

24 Hour Service

Anytime, Anywhere Service at Your Fingertips

MyIMGSM

Service at your fingertips anytime, anywhere - that's what MyIMG provides. MyIMG is our proprietary online service that allows you to access information and manage accounts, 24 hours a day, seven days a week, from anywhere in the world.

Our service centers in the U.S. and Europe are always available to help or handle emergencies 24 hours a day, but through MyIMG you have immediate access to a wealth of information about your account and can manage routine areas to help you save time when you may need it most.

Some Features Include:

- View EOBs
- Locate providers
- Request ID cards
- Obtain certificate documents
- Initiate precertification
- Recommend provider/facility

Medical Management Without Boundaries[®]



Akeso Care Management[®] (ACM[®])

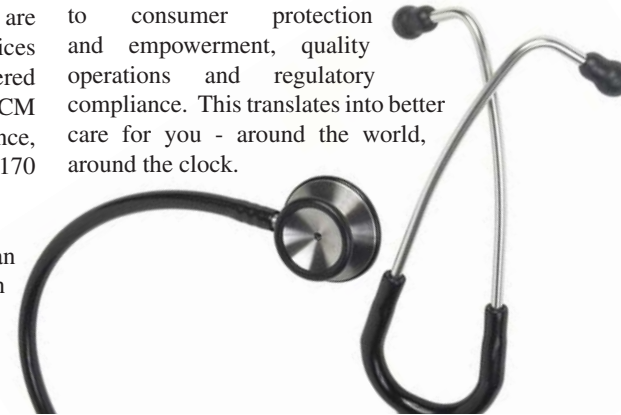
The ability to access quality health care is of paramount importance when a medical emergency arises abroad. To coordinate care and provide U.S. and internationally based medical management services, IMG formed ACM, an on-site specialized division devoted entirely to medical management.

The clinical staff consists of qualified physicians and registered nurses who are experts at assessing the need for services and ensuring those services are delivered in a timely, cost-effective manner. ACM has international medical experience, providing services in more than 170 countries worldwide.

ACM is accredited by URAC, an independent, nonprofit organization that is internationally recognized for promoting continuous improvement in the quality and efficiency of health

care management. Through a rigorous and comprehensive review that ensures ongoing compliance, ACM earned its URAC accreditation in Health Utilization Management.

From routine medical care to complex case management, from check-ups to emergency medical evacuations, ACM is there for you. They are committed to consumer protection and empowerment, quality operations and regulatory compliance. This translates into better care for you - around the world, around the clock.



Locating a Provider

Choosing the Right Provider

Whenever or wherever you travel within the U.S., it's comforting to know that the extensive Preferred Provider Organization (PPO) Network is there to serve you. The independent PPO includes hundreds of thousands of established, highly qualified physicians and hospitals, including some of the most well-recognized university medical centers and transplant facilities in the U.S.

Of course, you have the freedom to choose any physician or health care facility you wish. However, choosing a provider in the PPO network can significantly reduce your out-of-pocket costs. Your deductible will be reduced by 50% and any coinsurance for that charge is waived when eligible treatment is received from a network provider.

Additionally, if you are seeking treatment outside the U.S., we provide you access to our International Provider AccessSM (IPA), a database that includes more than 17,000 highly qualified physicians and facilities that encompass a comprehensive array of specialties to handle any health care emergency.

You can instantly access a list of providers and facilities within the PPO and IPA network online at www.imglobal.com. The directories allow you to search by physician or facility name, specialty, or location.

Our goal is to provide quality medical coverage wherever you may be. The PPO and our IPA enable us to do just that, and our online directories put the information at your fingertips - anytime, anywhere.

Access a list of providers and facilities within the PPO and IPA network at www.imglobal.com.



Eligibility / Renewal

Who is Eligible

CrewSelect International is available to individuals and groups of professional marine crew members of all nationalities. To be eligible for coverage you must meet the following criteria:

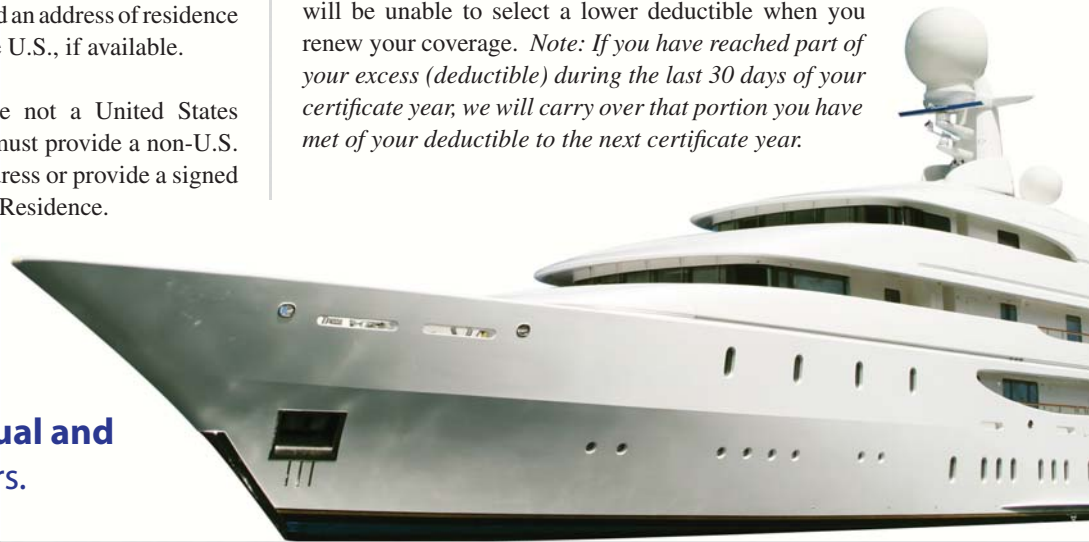
- ▶ You must currently or usually work aboard or be employed by a vessel as a full-time, sea-going crew member for hire, who expects to spend a significant period of time during the Period of Insurance sailing outside of U.S. territorial waters in such capacity.
- ▶ You must be less than 75 years of age.

- ▶ If you are a United States citizen, you must not qualify for or be able to obtain adequate coverage under a U.S. domestic insurance plan that will provide continuous coverage outside of the United States, and you must provide a signed Statement of Residence and an address of residence outside of the U.S., if available.
- ▶ If you are not a United States citizen, you must provide a non-U.S. residence address or provide a signed Statement of Residence.

The plans are available to **individual and group** marine crew members.

Renewal of Coverage

Subject to the terms of the plan, CrewSelect International is annually renewable and coverage is continuous when renewed. Prior to the end of each period of coverage (12 months) you will receive a renewal form. You must continue to meet the eligibility requirements in order to renew. There are no additional medical questions at renewal, and we can work with you to provide flexible renewable options. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage. *Note: If you have reached part of your excess (deductible) during the last 30 days of your certificate year, we will carry over that portion you have met of your deductible to the next certificate year.*



How to Apply

How to Apply

To apply for individual coverage, simply complete and return the application. For group coverage, complete and return the enclosed Request for Proposal (RFP). Once our proposal has been issued, we will send you a Group Application and Enrollment Forms. In order to pursue group coverage, the employer must complete the Group Application and each employee will need to complete an Enrollment Form.

All questions outlined on the application must accurately be completed in order to be considered for coverage. An attending physician statement may be required depending upon your answers to the medical questions, and IMG reserves the right to request additional medical information.

When we receive your completed application with premium, we will process it as quickly as possible. Once accepted, you or your agent/broker will be mailed or emailed a fulfillment kit which includes an identification card,

declaration of insurance and a Certificate of Insurance (containing a complete description of benefits, exclusions and terms of the plan), claim filing information, and claim forms. You are required to notify IMG, as required by the terms of the plan, if you suffer or are treated for any illness, injury or other medical condition between the time of your application and the issuance of the certificate.

If your application is not accepted, you will receive a full refund of premium. For additional information, please contact your independent insurance agent or broker.

CrewSelect International was designed with your specific needs in mind and provides the coverage needed for you or your group. Once you are accepted in the plan, we are confident that you will be pleased with the full terms of coverage, and we are available to assist you in the best way possible.



Coverage Without Boundaries



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APPENDIX A

Pre-existing Condition Exclusion

Unless the coverage you purchase provides otherwise, there is no coverage for any Illness, Injury or Mental or Nervous Disorder that, with reasonable medical certainty, existed on or at any time prior to the Initial Effective Date of this insurance, whether or not previously manifested or symptomatic, diagnosed, treated or disclosed on the Application or on any Claim Form or otherwise. Pre-existing condition also excludes any chronic, subsequent or recurring complications or consequences associated with or arising or resulting from these conditions. Following are a few examples of how this provision may be applied:

Example of Illness Covered:

- Your effective date is January 1, 2009.
- You see a doctor on February 1, 2009 for abdominal pain.
- Your doctor diagnoses you with appendicitis.
- This condition began after the effective date of coverage and may be covered.

Example of Illness Not Covered:

- Your effective date is January 1, 2009.
- You see your doctor on February 1, 2009 for chest pain.
- Your doctor diagnoses you with angina (heart pain).
- A cardiac cauterization reveals obstructed coronary arteries.
- Coronary artery by-pass surgery is recommended on an emergency basis.
- A medical review of the case, including possibly an independent peer review, is conducted.
- The review concludes that the condition began prior to the effective date of coverage; this condition would not be covered.

Another Example of Illness Not Covered:

- Your effective date is January 1, 2009.
- You see your doctor on February 1, 2009 concerning a lump in your breast that you had never before noticed and had never before bothered you.
- Your doctor diagnoses you with breast cancer.
- A medical review of the case, including possibly an independent peer review, is conducted.
- The review concludes that the condition began prior to the effective date of coverage; this condition would not be covered.

These examples are intended to outline how the Pre-existing Condition clause applies to a given situation. Please keep in mind that each medical situation is different and will be handled accordingly.

This information summarized above is provided to help you understand various provisions of the coverage you are purchasing, and in no way represents all the provisions, conditions and exclusions which may apply. Please refer to your Declaration of Insurance for more details. The Declaration of Insurance is not an insurance policy. It is an outline of the insurance provided to you by the Master Policy identified in your Certificate of Insurance. It does not extend or change the coverage provided by such Master Policy.

Once again we thank you for the opportunity to serve your International Insurance needs.