

GLOBAL MEDICAL INSURANCE® - SILVER

WORLDWIDE COVERAGE *(New Business Rates through 7/1/2011. Rates include surplus lines tax where applicable.)*

Global Medical Insurance is underwritten by Sirius International Insurance Corporation (publ) (the "Company"). It is distributed, managed and administered, as agent for and on behalf of the Company, by International Medical Group®, Inc. ("IMG®").
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ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
AGE												
14 days to 9 years**	First 2 no additional cost* - Then 310		First 2 no additional cost* - Then 270		First 2 no additional cost* - Then 210		First 2 no additional cost* - Then 184		First 2 no additional cost* - Then 169		First 2 no additional cost* - Then 150	
10-18**	317	317	282	282	233	233	217	217	204	204	180	180
*The first two Dependent Children between the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19-24 rates.												
19-24	718	895	622	881	484	675	422	588	331	473	294	407
25-29	758	1,020	662	991	515	764	449	663	352	551	313	433
30-34	848	1,128	730	1,063	566	823	496	718	389	576	345	490
35-39	950	1,333	770	1,182	596	918	522	793	408	661	364	516
40-44	1,202	1,463	976	1,273	647	997	567	873	542	676	482	602
45-49	1,339	1,614	1,098	1,373	850	1,062	741	925	605	730	538	650
50-54	1,635	1,796	1,386	1,548	1,071	1,201	935	1,068	794	886	706	789
55-59	1,976	1,976	1,718	1,718	1,330	1,328	1,159	1,159	976	984	868	876
60-64	2,909	2,738	2,651	2,480	2,235	1,973	2,024	1,816	1,691	1,502	1,505	1,337
65-69	6,075	5,271	5,814	5,041	5,439	4,591	4,181	3,412	3,656	3,274	3,254	2,914
70-74	Please contact IMG or your agent for premium information concerning this age bracket											
Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium												

***For semi-annual, quarterly, and monthly payment modes, IMG will only accept valid Visa, MasterCard, American Express, Discover or JCB credit cards, or eCheck, on a pre-authorized basis prior to the expiration date. Your credit card will be debited automatically on the due date(s) of your future premium installment(s).

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

Please see rates on reverse side for Worldwide Coverage Excluding U.S. / Canada

GLOBAL MEDICAL INSURANCE® - SILVER

WORLDWIDE COVERAGE EXCLUDING U.S./CANADA

Available only to applicants with addresses outside the U.S. & Canada

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INTERNATIONAL MEDICAL GROUP

ANNUAL PREMIUMS

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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE
14 days to 9 years**	First 2 no additional cost* - Then 232		First 2 no additional cost* - Then 203		First 2 no additional cost* - Then 158		First 2 no additional cost* - Then 138		First 2 no additional cost* - Then 127		First 2 no additional cost* - Then 112	
10-18**	238	238	212	212	175	175	163	163	153	153	134	134
*The first two Dependent Children between the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19-24 rates.												
19-24	539	671	466	660	363	506	317	441	248	355	221	306
25-29	569	766	497	744	385	572	336	498	264	413	234	326
30-34	636	846	548	798	424	618	372	538	291	432	259	369
35-39	714	1,000	578	888	447	689	392	595	307	496	273	387
40-44	901	1,098	731	955	486	748	425	655	407	510	362	451
45-49	1,004	1,211	823	1,030	638	797	556	694	453	548	404	487
50-54	1,226	1,347	1,040	1,161	803	901	702	801	595	665	530	592
55-59	1,482	1,482	1,288	1,288	997	996	869	869	731	738	651	657
60-64	2,182	2,054	1,988	1,860	1,676	1,480	1,518	1,363	1,268	1,127	1,129	1,003
65-69	4,556	3,953	4,361	3,781	4,080	3,443	3,136	2,559	2,742	2,456	2,441	2,185
70-74	Please contact IMG or your agent for premium information concerning this age bracket											
Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium												

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Please see rates on reverse side for Worldwide Coverage

GLOBAL MEDICAL INSURANCE® - GOLD (For enhanced, long-term benefits, see Gold Plus plan option)

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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years**	First 2 no additional cost* - Then 430		First 2 no additional cost* - Then 368		First 2 no additional cost* - Then 275		First 2 no additional cost* - Then 250		First 2 no additional cost* - Then 221		First 2 no additional cost* - Then 200	
10 to 18**	476	476	388	388	304	304	275	275	246	246	221	221
19 to 24	995	1,310	856	1,241	685	917	592	793	462	640	365	483
25 to 29	1,018	1,445	875	1,348	700	995	606	860	473	671	373	495
30 to 34	1,080	1,555	929	1,430	743	1,085	646	944	507	766	401	573
35 to 39	1,100	1,691	946	1,485	757	1,105	658	961	517	780	408	584
40 to 44	1,445	1,888	1,322	1,719	1,058	1,269	910	1,201	710	915	561	717
45 to 49	1,673	2,024	1,522	1,856	1,172	1,407	1,055	1,266	860	989	679	781
50 to 54	1,989	2,144	1,790	1,951	1,432	1,561	1,325	1,444	1,060	1,155	837	913
55 to 59	2,590	2,517	2,305	2,236	1,879	1,822	1,587	1,540	1,333	1,293	1,053	1,022
60 to 64	3,637	3,430	3,401	3,186	2,720	2,516	2,557	2,365	2,148	1,901	1,761	1,568
65 to 69	7,275	6,541	7,057	6,118	6,563	5,611	5,086	4,679	4,476	4,118	3,670	3,377
70-74	Please contact IMG or your agent for premium information concerning this age bracket											
Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium												

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GLOBAL MEDICAL INSURANCE® - GOLD *(For enhanced, long-term benefits, see Gold Plus plan option)*

WORLDWIDE COVERAGE EXCLUDING U.S./CANADA

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INTERNATIONAL MEDICAL GROUP

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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
AGE												
14 days to 9 years**	First 2 no additional cost* - Then 318		First 2 no additional cost* - Then 272		First 2 no additional cost* - Then 203		First 2 no additional cost* - Then 185		First 2 no additional cost* - Then 164		First 2 no additional cost* - Then 148	
10 to 18	352	352	287	287	225	225	204	204	182	182	164	164
19 to 24	736	969	633	918	507	679	438	587	342	473	270	358
25 to 29	753	1,069	648	998	518	736	448	637	350	497	276	366
30 to 34	799	1,151	687	1,058	550	803	478	698	376	567	297	424
35 to 39	814	1,251	700	1,099	560	818	487	711	382	578	302	432
40 to 44	1,069	1,397	978	1,272	783	939	673	889	525	677	415	531
45 to 49	1,238	1,498	1,127	1,373	867	1,041	781	937	636	732	503	578
50 to 54	1,472	1,587	1,325	1,444	1,060	1,155	980	1,068	784	855	620	675
55 to 59	1,917	1,863	1,706	1,655	1,390	1,348	1,175	1,139	987	957	780	756
60 to 64	2,691	2,538	2,516	2,358	2,013	1,862	1,892	1,750	1,590	1,407	1,303	1,161
65 to 69	5,384	4,840	5,222	4,527	4,856	4,152	3,764	3,463	3,312	3,047	2,716	2,499
70-74	Please contact IMG or your agent for premium information concerning this age bracket											
Modal Payment Factors***	Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium											

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Please see rates on reverse side for Worldwide Coverage

GLOBAL MEDICAL INSURANCE® - GOLD PLUS

WORLDWIDE COVERAGE *(New Business Rates through 7/1/2011. Rates include surplus lines tax where applicable.)*

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Deductibles AGE	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years**	First 2 no additional cost* - Then 576		First 2 no additional cost* - Then 485		First 2 no additional cost* - Then 370		First 2 no additional cost* - Then 335		First 2 no additional cost* - Then 300		First 2 no additional cost* - Then 270	
10 to 18**	625	625	510	510	395	395	360	360	320	320	290	290
19 to 24	1,230	1,620	1,058	1,541	823	1,153	726	1,021	595	825	469	623
25 to 29	1,273	1,894	1,111	1,789	861	1,284	757	1,129	623	983	487	675
30 to 34	1,406	2,120	1,235	1,988	961	1,477	852	1,307	697	1,102	549	824
35 to 39	1,527	2,349	1,357	2,135	1,049	1,641	930	1,439	760	1,229	597	847
40 to 44	1,970	2,574	1,741	2,300	1,349	1,784	1,198	1,585	976	1,260	772	989
45 to 49	2,217	2,677	1,980	2,416	1,535	1,879	1,361	1,662	1,111	1,283	876	1,008
50 to 54	2,694	2,906	2,424	2,643	1,887	2,063	1,718	1,871	1,408	1,531	1,104	1,203
55 to 59	3,411	3,315	3,127	3,038	2,441	2,373	2,153	2,092	1,813	1,761	1,415	1,374
60 to 64	4,795	4,520	4,434	4,159	3,713	3,438	3,388	3,135	2,812	2,488	2,308	2,055
65 to 69	11,385	8,634	9,539	8,273	8,820	7,549	6,859	6,196	5,950	5,356	4,903	4,415
70 to 74	Please contact IMG or your agent for premium information concerning this age bracket											
Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium												

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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
AGE												
14 days to 9 years**	First 2 no additional cost* - Then 430		First 2 no additional cost* - Then 365		First 2 no additional cost* - Then 280		First 2 no additional cost* - Then 250		First 2 no additional cost* - Then 225		First 2 no additional cost* - Then 200	
10 to 18**	469	469	384	384	298	298	269	269	242	242	217	217
*The first two Dependent Children between the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19-24 rates.												
19 to 24	922	1,215	794	1,156	617	825	545	731	446	620	353	467
25 to 29	954	1,420	834	1,342	646	963	568	847	467	738	366	507
30 to 34	1,054	1,591	926	1,491	755	1,109	638	981	523	827	413	618
35 to 39	1,146	1,761	1,018	1,602	788	1,231	697	1,079	571	922	448	636
40 to 44	1,477	1,931	1,306	1,726	1,012	1,338	898	1,189	733	945	579	743
45 to 49	1,663	2,009	1,484	1,812	1,151	1,409	1,021	1,247	835	963	657	756
50 to 54	2,021	2,180	1,819	1,983	1,415	1,547	1,289	1,404	1,056	1,148	828	903
55 to 59	2,559	2,487	2,345	2,279	1,830	1,780	1,614	1,570	1,360	1,321	1,062	1,031
60 to 64	3,596	3,391	3,326	3,120	2,784	2,578	2,542	2,351	2,109	1,866	1,731	1,542
65 to 69	7,426	6,476	7,154	6,205	6,615	5,662	5,144	4,648	4,463	4,017	3,677	3,312
70 to 74	Please contact IMG or your agent for premium information concerning this age bracket											
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GLOBAL MEDICAL INSURANCE® - PLATINUM

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Deductibles	\$100		\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000		
	AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years**	First 2 no additional cost* - Then 2,120		First 2 no additional cost* - Then 1,929		First 2 no additional cost* - Then 1,729		First 2 no additional cost* - Then 1,474		First 2 no additional cost* - Then 1,394		First 2 no additional cost* - Then 1,319		First 2 no additional cost* - Then 1,254		
10-18**	2,242	2,242	2,038	2,038	1,785	1,785	1,532	1,532	1,449	1,449	1,368	1,368	1,297	1,297	
*The first two Dependent Children between the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19-24 rates.															
19-24	3,979	6,777	3,617	6,116	3,208	5,852	2,642	4,367	2,407	3,943	2,093	3,440	1,790	2,757	
25-29	4,096	7,420	3,723	6,749	3,334	6,410	2,734	4,787	2,483	4,288	2,159	3,822	1,834	2,832	
30-34	4,449	8,225	4,045	7,477	3,633	7,051	2,973	5,409	2,710	4,862	2,339	4,204	1,981	3,309	
35-39	4,584	9,030	4,167	8,208	3,780	7,525	3,071	5,936	2,796	5,286	2,408	4,611	2,032	3,383	
40-44	5,705	9,829	5,186	8,935	4,662	8,055	3,759	6,396	3,413	5,756	2,903	4,710	2,435	3,839	
45-49	6,327	7,493	5,751	6,811	5,210	5,754	4,186	4,977	3,787	4,480	3,213	3,608	2,672	2,976	
50-54	6,982	8,070	6,347	7,335	6,232	6,735	4,996	5,400	4,609	4,961	3,895	4,179	3,199	3,425	
55-59	9,346	9,108	8,496	8,279	7,847	7,643	6,270	6,113	5,607	5,469	4,826	4,708	3,911	3,818	
60-64	12,848	12,149	11,679	11,043	10,850	10,218	9,192	8,560	8,446	7,869	7,122	6,379	5,964	5,382	
65-69	25,758	22,550	23,414	20,498	22,582	19,673	20,929	18,010	16,422	14,901	14,333	12,968	11,927	10,807	
70-74	Please contact IMG or your agent for premium information concerning this age bracket														
Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10															

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ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	\$100		\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE
14 days to 9 years**	First 2 no additional cost* - Then 1,773		First 2 no additional cost* - Then 1,610		First 2 no additional cost* - Then 1,462		First 2 no additional cost* - Then 1,272		First 2 no additional cost* - Then 1,209		First 2 no additional cost* - Then 1,152		First 2 no additional cost* - Then 1,106	
10-18**	1,860	1,860	1,691	1,691	1,505	1,505	1,315	1,315	1,252	1,252	1,191	1,191	1,138	1,138
*The first two Dependent Children between the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19-24 rates.														
19-24	3,168	5,227	2,880	4,752	2,571	4,315	2,147	3,440	1,972	3,121	1,734	2,746	1,508	2,234
25-29	3,253	5,748	2,957	5,225	2,666	4,975	2,214	3,755	2,028	3,383	1,785	3,034	1,543	2,291
30-34	3,518	6,351	3,199	5,773	2,889	5,452	2,394	4,226	2,197	3,814	1,919	3,319	1,653	2,647
35-39	3,624	6,955	3,294	6,323	2,998	5,809	2,470	4,618	2,263	4,130	1,972	3,624	1,689	2,705
40-44	4,461	7,554	4,055	6,868	3,661	6,208	2,986	4,961	2,723	4,483	2,343	3,697	1,989	3,048
45-49	4,931	5,804	4,482	5,276	4,070	4,824	3,304	3,898	3,006	3,528	2,579	2,873	2,169	2,396
50-54	5,834	6,238	5,304	5,671	4,841	5,218	3,911	4,215	3,623	3,886	3,087	3,299	2,563	2,736
55-59	7,194	7,014	6,540	6,376	6,050	5,899	4,867	4,751	4,368	4,267	3,784	3,704	3,099	3,028
60-64	9,816	9,298	8,923	8,573	8,304	7,829	7,058	6,586	6,502	6,062	5,507	4,947	4,640	4,205
65-69	19,497	17,097	17,726	15,542	17,102	14,920	15,863	13,672	12,481	11,340	10,916	9,891	9,111	8,272
70-74	Please contact IMG or your agent for premium information concerning this age bracket													
Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10														

***For semi-annual, quarterly, and monthly payment modes, IMG will only accept valid Visa, MasterCard, American Express, Discover or JCB credit cards, or eCheck, on a pre-authorized basis prior to the expiration date. Your credit card will be debited automatically on the due date(s) of your future premium installment(s).

Note: Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

Please see rates on reverse side for Worldwide Coverage