

GroupSecureSM

Health Coverage that goes Far & Beyond



- International Group Medical Coverage
- Dental, Term Life, and AD&D Coverage
- Astonishing Travel Assistance Services



**MultiNational
Underwriters[®]**
Lloyd's Coverholder

A Flexible and Transportable Group Benefit Plan

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 often notice that their domestic group plans provide little or no benefits and services. 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 is often 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. GroupSecureSM has been designed to meet this need.

MultiNational Underwriters[®] – International Insurance Solutions

MultiNational Underwriters[®] (MNU), headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of consumers worldwide. MNU's international claims specialists, medical professionals and client relations specialists are available 24 hours a day, 7 days a week to answer your questions and respond to your needs. Whether an employee has lost their luggage or is in need of Emergency Medical Evacuation, you will find our service team to be prompt, compassionate, and highly professional. MNU is a subsidiary of HCC Insurance Holdings, Inc. (HCC), which is a leading international specialty insurance group headquartered in Houston, Texas. HCC has assets of more than \$8.0 billion, shareholders' equity in excess of \$2.3 billion and is rated AA (Very Strong) by Standard & Poor's, AA (Very Strong) by Fitch Ratings and A+ (Superior) by A.M. Best Company.

A Reputation for Excellence

Who is the Insurer?

Lloyd's, the largest and oldest insurance market in the world, is the insurer of GroupSecureSM. Rated 'A' (Excellent) by AM Best Company and 'A' (Strong) by Standard and Poor's, 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



GroupSecureSM an International Benefit Plan

Choosing the right health insurance program is never easy. GroupSecureSM offers tools necessary to create the customized group insurance plan that is right for your organization. These tools allow you to build your plan by choosing the appropriate coverage, limits and deductible. You may also add or remove certain benefits to provide the perfect coverage for your employees.

Medical / Surgical Benefits

Benefit	Limit
Maximum Limit	\$1,000,000 Lifetime or \$5,000,000 Lifetime
Individual Deductible Options	\$150, \$250, \$500, \$1,000, \$2,500 or \$5,000 per Calendar Year
Family Deductible	Maximum of three Deductibles per family per Calendar Year
Individual Out-of-Pocket Limit	\$1,000 after the Deductible per Calendar Year
Inpatient Prescription Drugs	Usual, Reasonable and Customary
Transplant Expense	Subject to Special Transplant Pre-certification 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, including \$500 per Calendar Year for Midwife Services. Subject to Special Maternity Pre-certification requirements
Hospital Room and Board	Average Semi-Private Rate, including nursing service
Intensive Care Unit	Usual, Reasonable and Customary

Medical Plan Payment Percentages

Benefit (All Benefits subject to Deductible)	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%
Physical Therapy and Chiropractic Care (maximum \$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%
Eligible Medical Expenses	100%	100%	80%

Individual Out-of-Pocket Expenses

After the Deductible, Insured Persons are responsible for 20% of the next \$5,000 of Eligible Expenses incurred within the US and Canada. This coinsurance will be waived if expenses are incurred within the Preferred Provider Organization and expenses are submitted to Underwriters for review and payment directly to the provider.

US Preferred Provider Organization (PPO)

When seeking treatment in the US, Insured Persons may elect to seek treatment from a provider within the Hygeia PPO network to reduce out-of-pocket expenses. The PPO online directory allows Insured Persons to search for facilities or practitioners in the area where treatment will be sought.

Flexible to fit Your Employees' Needs

Optional Benefit Packages

Benefit	Limit
Preventative Package	Preventative benefits are available after 12 months of coverage and are not subject to Deductible <u>Dependent children under age 19:</u> \$75 per visit (including immunizations), maximum of 3 visits per Calendar Year <u>Employees and Dependents age 30 and above:</u> \$250 per Insured Person per Calendar Year <u>Female Insured Persons age 40 and over (or qualifying Woman at Risk as herein defined):</u> \$100 per Insured Person per Calendar Year for a screening mammogram
Emergency Assistance Package	<u>Emergency Medical Evacuation:</u> for Insured Persons under the age of 65 Option 1: \$50,000 Lifetime Maximum Option 2: \$100,000 Lifetime Maximum Option 3: \$150,000 Lifetime Maximum <u>Emergency Reunion:</u> \$15,000 per Calendar Year <u>Repatriation of Remains:</u> \$25,000 Maximum per Insured Person
Mental Health Disorders	\$25,000 Lifetime Maximum after 12 months of continuous coverage, subject to the following sub limits: <u>Outpatient Treatment:</u> 50% of a maximum charge of \$100 per visit with a maximum of 52 visits per Calendar Year per Insured Person <u>Inpatient Treatment:</u> \$10,000 per Calendar Year per Insured Person
Hospital Indemnity	\$100 per day, seven day maximum (excluding hospitalization for maternity)
Vision Package	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 or frames
Term Life and AD&D	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

Dental Benefits

Type	Option 1	Option 2	Option 3
Plan Maximum	\$1,000	\$1,000	\$1,500
Deductible (Max 3 per family)	\$100	\$50	\$0
Class A – Preventative and Diagnostic	100%	100%	100%
Class B – Basic Dental Procedures	80%	80%	80%
Class C – Major Dental Procedures	50%	50%	50%
Orthodontia (\$2,000 Life Max)	No coverage	50%	50%

Outpatient Prescription Benefits

Option	Benefit	Subject to Deductible and Coinsurance
Option 1	Drug card (US only): \$15 Co-pay generic \$30 Co-pay brand name (including mail order)	No*
Option 2	Usual, Reasonable and Customary charges	Yes
Option 3	50% of Usual Reasonable and Customary charges	Yes

* When prescription expenses are incurred in the US or Canada without presenting the card at time of purchase, expenses are subject to Deductible and Coinsurance instead of Co-pay.

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.

GroupSecureSM Assistance Services

Assistance Services are available 24 hours a day, 7 days a week to employees enrolled in an active GroupSecureSM plan:

Pre-Trip Health and Safety Advisories (available after enrollment in GroupSecureSM, 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 checked baggage. We will help locate lost checked baggage and deliver it to the Insured Person.

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.

GroupSecureSM Assistance Services Also 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



GroupSecureSM Assistance Services are not insurance benefits, and provision of any service is not a guarantee of any other benefit under GroupSecureSM.

Astonishing Service

Whether the employee has misplaced his/her ID card or benefit booklet, needs assistance with a claim, or has a question about benefits, MultiNational Underwriters[®] (MNU) is 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 employees 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[®]

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

At times, there is simply no substitute for human intervention. MNU's Client Relations team is available 24 hours a day, 7 days a week to answer your questions and may be reached by clients at no cost through our worldwide toll-free 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 MNU Client Relations Specialist will arrange one.

Other Products Provided by MultiNational Underwriters®

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



CitizenSecureSM

Annually renewable major medical coverage for individuals and families. This plan is available to citizens in locations around world.



CitizenSecureSM Economy

Annually renewable scheduled benefit plan. This plan gives individuals and families the flexibility of a major medical plan at an economical cost.



Atlas Travel Series

Comprehensive travel medical insurance for individuals traveling internationally.



Atlas Group Travel

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



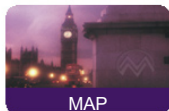
Atlas Professional

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



StudentSecureSM

A comprehensive medical insurance plan designed specifically to meet the needs of students studying abroad.



MultiNational Accident Plan

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



IC+ International Term Life

Provides term life insurance for individuals who require international personal and business protections.

How do I Obtain a Proposal from MultiNational Underwriters® (MNU)?

Complete the MNU Request for Proposal form, attach census data, and mail, e-mail or fax to MNU, or contact your producer. Within 2 business days of receipt of a complete submission, MNU 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®. 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.

*“Service Unrivaled
in Today’s Market”*



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