



# Global Medical Insurance® - **BRONZE** WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN

All amounts shown are in U.S. dollars. The amount includes the base medical premium and a service fee (\$3 per member per month). Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage. Rates apply to all new business purchased 01/02/2024 or later. IMG reserves the right to issue the most current rates online in the event these expire, are modified, or replaced with a newer version.

Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$513	\$450	\$351	\$305	\$281	\$243
10 to 18*	\$528	\$472	\$388	\$362	\$338	\$294
*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 19 to 24 composite rates.						
19 to 24	\$1,353	\$1,255	\$968	\$843	\$669	\$584
25 to 29	\$1,499	\$1,395	\$1,076	\$934	\$759	\$626
30 to 34	\$1,657	\$1,501	\$1,159	\$1,013	\$804	\$695
35 to 39	\$1,952	\$1,666	\$1,288	\$1,121	\$908	\$747
40 to 44	\$1,988	\$1,675	\$1,220	\$1,067	\$909	\$803
45 to 49	\$2,200	\$1,838	\$1,424	\$1,238	\$991	\$881
50 to 54	\$2,091	\$1,785	\$1,380	\$1,213	\$1,020	\$907
55 to 59	\$2,225	\$1,933	\$1,494	\$1,300	\$1,099	\$977
60 to 64	\$3,189	\$2,896	\$2,380	\$2,171	\$1,804	\$1,605
65 to 69	\$6,433	\$6,156	\$5,693	\$4,314	\$3,922	\$3,491
70 to 74	Please contact IMG or your producer for premium information					
Optional Dental & Vision Rider: \$460 annual premium				Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10		



\*\*Except for Global Group, IMG will not accept wires for semi-annual, quarterly, or monthly payment modes. Alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s). 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.





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Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$665	\$572	\$439	\$380	\$343	\$302
10 to 18*	\$679	\$602	\$491	\$452	\$423	\$371
*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 19 to 24 composite rates.						
19 to 24	\$1,777	\$1,650	\$1,267	\$1,097	\$867	\$751
25 to 29	\$1,972	\$1,830	\$1,409	\$1,221	\$985	\$808
30 to 34	\$2,182	\$1,973	\$1,521	\$1,327	\$1,045	\$901
35 to 39	\$2,572	\$2,191	\$1,693	\$1,467	\$1,183	\$970
40 to 44	\$2,625	\$2,207	\$1,601	\$1,396	\$1,182	\$1,045
45 to 49	\$2,907	\$2,426	\$1,867	\$1,623	\$1,295	\$1,149
50 to 54	\$2,761	\$2,354	\$1,814	\$1,591	\$1,333	\$1,183
55 to 59	\$2,940	\$2,553	\$1,964	\$1,710	\$1,439	\$1,276
60 to 64	\$4,225	\$3,835	\$3,085	\$2,867	\$2,380	\$2,112
65 to 69	\$8,552	\$8,182	\$7,564	\$5,726	\$5,204	\$4,627
70 to 74	Please contact IMG or your producer for premium information					
Optional Dental & Vision Rider: \$570 annual premium			Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10			



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# Global Medical Insurance® - SILVER WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN

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Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$711	\$620	\$475	\$418	\$384	\$335
10 to 18*	\$730	\$644	\$533	\$492	\$462	\$401
*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 19 to 24 composite rates.						
19 to 24	\$1,869	\$1,736	\$1,332	\$1,163	\$923	\$803
25 to 29	\$2,075	\$1,930	\$1,482	\$1,293	\$1,045	\$862
30 to 34	\$2,290	\$2,075	\$1,605	\$1,397	\$1,109	\$960
35 to 39	\$2,703	\$2,303	\$1,783	\$1,548	\$1,252	\$1,031
40 to 44	\$2,752	\$2,314	\$1,686	\$1,474	\$1,254	\$1,111
45 to 49	\$3,047	\$2,543	\$1,970	\$1,711	\$1,368	\$1,218
50 to 54	\$2,895	\$2,470	\$1,909	\$1,680	\$1,408	\$1,251
55 to 59	\$3,078	\$2,674	\$2,069	\$1,800	\$1,519	\$1,351
60 to 64	\$4,418	\$4,012	\$3,298	\$3,006	\$2,497	\$2,223
65 to 69	\$8,920	\$8,534	\$7,892	\$5,979	\$5,437	\$4,835
70 to 74	Please contact IMG or your producer for premium information					
Optional Dental & Vision Rider: \$460 annual premium			Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10			



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Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$918	\$795	\$606	\$527	\$475	\$420
10 to 18*	\$940	\$832	\$679	\$627	\$588	\$515
*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 19 to 24 composite rates.						
19 to 24	\$2,463	\$2,290	\$1,756	\$1,521	\$1,201	\$1,041
25 to 29	\$2,736	\$2,540	\$1,952	\$1,692	\$1,368	\$1,121
30 to 34	\$3,026	\$2,737	\$2,108	\$1,839	\$1,451	\$1,251
35 to 39	\$3,569	\$3,038	\$2,347	\$2,032	\$1,638	\$1,345
40 to 44	\$3,642	\$3,060	\$2,220	\$1,938	\$1,637	\$1,449
45 to 49	\$4,033	\$3,366	\$2,591	\$2,252	\$1,795	\$1,594
50 to 54	\$3,830	\$3,265	\$2,516	\$2,208	\$1,848	\$1,639
55 to 59	\$4,078	\$3,539	\$2,726	\$2,371	\$1,996	\$1,771
60 to 64	\$5,859	\$5,323	\$4,365	\$3,977	\$3,299	\$2,932
65 to 69	\$11,865	\$11,348	\$10,492	\$7,943	\$7,216	\$6,417
70 to 74	Please contact IMG or your producer for premium information					
Optional Dental & Vision Rider: \$570 annual premium				Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10		



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# Global Medical Insurance® - GOLD WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN

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Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$1,360	\$1,152	\$891	\$796	\$720	\$636	\$574
10 to 18*	\$1,478	\$1,211	\$946	\$856	\$771	\$692	\$623
*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 19 to 24 composite rates.							
19 to 24	\$3,190	\$2,657	\$2,061	\$1,817	\$1,489	\$1,139	\$1,025
25 to 29	\$3,366	\$2,896	\$2,245	\$1,979	\$1,623	\$1,241	\$1,118
30 to 34	\$3,924	\$3,265	\$2,539	\$2,231	\$1,829	\$1,401	\$1,261
35 to 39	\$4,393	\$3,657	\$2,839	\$2,502	\$2,048	\$1,567	\$1,412
40 to 44	\$4,512	\$3,760	\$2,916	\$2,570	\$2,105	\$1,610	\$1,451
45 to 49	\$5,205	\$4,333	\$3,362	\$2,962	\$2,425	\$1,857	\$1,673
50 to 54	\$8,096	\$7,135	\$6,194	\$5,454	\$4,465	\$3,415	\$3,074
55 to 59	\$8,402	\$8,169	\$7,340	\$6,461	\$5,289	\$4,042	\$3,640
60 to 64	\$10,168	\$9,871	\$8,809	\$7,754	\$6,348	\$4,850	\$4,367
65 to 69	\$22,220	\$21,346	\$20,497	\$17,012	\$12,712	\$11,279	\$10,154
70 to 74	Please contact IMG or your producer for premium information						
Optional Dental & Vision Rider: \$460 annual premium				Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10			



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Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$1,781	\$1,496	\$1,136	\$1,029	\$917	\$792	\$711
10 to 18*	\$1,933	\$1,574	\$1,212	\$1,105	\$976	\$885	\$796
*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 19 to 24 composite rates.							
19 to 24	\$4,214	\$3,499	\$2,709	\$2,380	\$1,947	\$1,482	\$1,332
25 to 29	\$4,447	\$3,821	\$2,958	\$2,598	\$2,123	\$1,619	\$1,454
30 to 34	\$5,191	\$4,317	\$3,342	\$2,937	\$2,400	\$1,826	\$1,642
35 to 39	\$5,815	\$4,835	\$3,745	\$3,291	\$2,693	\$2,051	\$1,842
40 to 44	\$5,978	\$4,974	\$3,851	\$3,386	\$2,767	\$2,108	\$1,895
45 to 49	\$6,898	\$5,736	\$4,441	\$3,909	\$3,193	\$2,435	\$2,188
50 to 54	\$9,622	\$9,253	\$8,221	\$7,232	\$5,916	\$4,513	\$4,061
55 to 59	\$11,163	\$10,851	\$9,746	\$8,576	\$7,012	\$5,352	\$4,813
60 to 64	\$13,519	\$13,120	\$11,706	\$10,299	\$8,423	\$6,428	\$5,783
65 to 69	\$29,585	\$28,417	\$27,291	\$22,649	\$16,912	\$15,002	\$13,497
70 to 74	Please contact IMG or your producer for premium information						
Optional Dental & Vision Rider: \$570 annual premium				Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10			



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# Global Medical Insurance® - PLATINUM WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN

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Deductibles	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$2,817	\$2,555	\$2,314	\$2,008	\$1,907	\$1,815	\$1,740	\$1,560
10 to 18*	\$2,959	\$2,687	\$2,384	\$2,079	\$1,977	\$1,876	\$1,791	\$1,607
*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 19 to 24 composite rates.								
19 to 24	\$5,732	\$5,196	\$4,811	\$3,731	\$3,368	\$2,784	\$2,396	\$2,149
25 to 29	\$6,664	\$6,099	\$5,168	\$4,258	\$3,842	\$3,329	\$2,819	\$2,533
30 to 34	\$7,313	\$6,624	\$6,039	\$4,756	\$4,293	\$3,747	\$2,988	\$2,684
35 to 39	\$7,920	\$7,175	\$6,444	\$5,151	\$4,649	\$4,058	\$3,100	\$2,786
40 to 44	\$8,939	\$8,102	\$7,234	\$5,821	\$5,256	\$4,587	\$3,586	\$3,220
45 to 49	\$8,535	\$7,746	\$6,702	\$5,577	\$5,043	\$4,397	\$3,439	\$3,090
50 to 54	\$17,622	\$16,027	\$15,288	\$12,221	\$11,061	\$9,645	\$7,749	\$6,968
55 to 59	\$23,453	\$21,342	\$19,596	\$15,665	\$14,182	\$12,366	\$9,694	\$8,721
60 to 64	\$25,372	\$23,107	\$21,323	\$17,995	\$16,292	\$14,205	\$11,519	\$10,363
65 to 69	\$49,174	\$44,801	\$43,044	\$39,696	\$31,794	\$27,651	\$23,111	\$20,794
70 to 74	Please contact IMG or your producer for premium information							
Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10								



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# Global Medical Insurance® - PLATINUM WORLDWIDE COVERAGE

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Deductibles	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$3,351	\$3,043	\$2,718	\$2,305	\$2,178	\$2,055	\$1,951	\$1,747
10 to 18*	\$3,550	\$3,219	\$2,810	\$2,400	\$2,266	\$2,135	\$2,021	\$1,810
*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 19 to 24 composite rates.								
19 to 24	\$7,049	\$6,390	\$5,915	\$4,582	\$4,137	\$3,414	\$2,936	\$2,636
25 to 29	\$8,211	\$7,437	\$6,920	\$5,331	\$4,809	\$4,195	\$3,267	\$2,934
30 to 34	\$9,065	\$8,214	\$7,486	\$5,891	\$5,316	\$4,639	\$3,696	\$3,317
35 to 39	\$9,883	\$8,954	\$8,041	\$6,423	\$5,797	\$5,058	\$3,860	\$3,465
40 to 44	\$11,298	\$10,241	\$9,144	\$7,352	\$6,638	\$5,792	\$4,522	\$4,062
45 to 49	\$10,787	\$9,789	\$8,468	\$7,046	\$6,369	\$5,549	\$4,337	\$3,896
50 to 54	\$22,579	\$20,534	\$19,586	\$15,652	\$14,168	\$12,351	\$9,920	\$8,921
55 to 59	\$30,170	\$27,453	\$25,203	\$20,148	\$18,238	\$15,900	\$12,462	\$11,207
60 to 64	\$32,938	\$29,995	\$27,678	\$23,356	\$21,144	\$18,434	\$14,946	\$13,443
65 to 69	\$64,689	\$58,936	\$56,622	\$52,218	\$41,821	\$36,370	\$30,395	\$27,348
70 to 74	Please contact IMG or your producer for premium information							
Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10								

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