

Product Modification Overview

GlobeHopper Senior

GHSS, GHSA

App type 0924, 0924A, 0924B

Effective Date: O c t o b e r 1, 2025 for new purchases

FOR INTERNAL USE ONLY

Summary of Notable Changes

- Headers in the Benefit Summary have been updated with “Plan Pays” for a clearer understanding that the coinsurance amount listed in the Benefit Summary is the portion the Company pays.

Detailed Changes

The following details are provided to assist you in identifying the changes to your Certificate. Please refer to your previous and new Certificates for actual language. Please note that the Provision order of the contract language may have changed in certain areas and are noted in the detailed changes.

Provision	Modification
A. Benefit Summary	No changes
B. Agreement	<ul style="list-style-type: none"> Master Policy effective date changed to September 27, 2025
C. Conditions and General Provisions	No changes
(1) Entire Agreement	No changes
(2) Premium	No changes
(3) Claims Notification	<ul style="list-style-type: none"> Item (d) added <u>SECONDARY INSURANCE:</u> When IMG is the secondary payer to all other insurance, the Insured Person must notify the Company within one hundred eighty (180) days of submitting a claim with the primary payer. To claim for costs left uncovered by the primary coverage, the Insured Person must submit to the Company within three hundred sixty (360) days of the initial date of service previously submitted to the primary payer and provide the following information to IMG: <ul style="list-style-type: none"> (i) all original receipts for any costs, prescription medications, fees or expenses that were submitted to the primary payer

Provision	Modification
Claims Notification continued	(ii) a copy of the Explanation of Benefits (EOB) from primary payer (iii) a complete Proof of Claim (iv) any additional information to substantiate the claim
(4) Appealing a Claim	No changes
(5) Assignment, Change or Waiver	No changes
(6) Service of Suit; Venue; Choice of Law	No changes
(7) Waiver of Any Right to Jury Trial	No changes
(8) Economic Sanctions	No changes
(9) Misrepresentation	No changes
(10) Insolvency	No changes
(11) Subrogation Clause	No changes
(12) Other Insurance	No changes
(13) Cancellation by Insured Person	No changes
(14) Applicable Currency	No changes
(15) Cooperation	No changes
(16) Claim Settlement	No changes
(17) Fraudulent Claims	No changes
(18) Arbitration	No changes
(19) Termination of Master Policy	No changes
(20) Termination of Coverage for Insured Persons	No changes
(21) Extension; Amendments	No changes
(22) Patient Advocacy	No changes
(23) Right of Recovery	No changes
(24) Explanation or Verification of Benefits	No changes
D. Eligibility	No changes
E. Pre-certification Requirements	No changes
(1) Specific Requirements	No changes
(2) General Requirements	No changes

Provision	Modification
(3) Loss of Coverage / Benefits for Non-Compliance of Pre-Certification Requirements	No changes
(4) Emergency Pre-certification	No changes
(5) Concurrent Review	No changes
(6) Appeal Process	No changes
F. United States Preferred Provider Organization (PPO)	No changes
(1) PPO Information	No changes
G. Eligible Medical Expenses	No changes
H. Accidental Death and Dismemberment	No changes
(1) Accidental Death	No changes
(2) Dismemberment	No changes
I. Common Carrier Accidental Death	No changes
J. Continuation of Treatment Period	No changes
K. Emergency Medical Evacuation	No changes
L. Emergency Reunion	No changes
M. Felonious Battery	No changes
N. Hospital Indemnity	No changes
O. Identity Theft	No changes
P. Interfacility Transportation Benefit	No changes
Q. Lost Luggage	No changes
R. Natural Disaster	No changes
S. Non-Emergency Medical Evacuation	No changes
T. Political Evacuation and Repatriation	No changes
U. Public Health Emergency	No changes
V. Return of Mortal Remains	No changes
W. Sudden and Unexpected Reoccurrence of Pre-existing Conditions	No changes
X. Trip Interruption	No changes
Y. Exclusions	No changes
Z. Definitions	No changes