



We are with you<sup>SM</sup>

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# Company Behind Your Plan

## History

PA Group [Premier Assurance Group SPC, Ltd] was founded in 2005 by two former General Electric executives with a heart for people and a passion for helping others preparing for the future. It evolved from solely an investment solutions company into a company with two operating divisions: Life and Investments, and Accident and Health. Through its Premier Health and WEA products, the Accident and Health division of PA Group offers global citizens in Latin America, the Caribbean, Europe, Asia and the Middle East comprehensive international health insurance and disability protection. For over 10 years, PA Group has guided and protected international clients with a wide range of health and wealth accumulation solutions.



*For life's most significant events, we are with you.*

## Accomplishments

- ★ In 2006, PA Group acquired WEA (Worldwide Expatriate Association), which has been offering worldwide health coverage to expatriates since 1965.
- ★ Through its partnership with first class providers, like UnitedHealthcare®, PA Group provides its clients with access to the most prestigious networks of providers internationally including within the United States.
- ★ Leveraging the experience acquired with WEA, in 2014, PA Group launched a new innovative series of health solutions, known as Premier Health, and obtained the distinction of becoming a Lloyd's of London Coverholder.
- ★ Early in 2015, PA Group began offering disability protection, adding to its list of products Premier Disability Plus, a policy endorsed by Griffin Underwriting.
- ★ Today PA Group has clients in 195 countries, offering a diverse product line, from global medical insurance to international investment and retirement solutions.

PA Group [Premier Assurance Group SPC, Ltd] is backed by a strong reinsurer with more than 325 years of tradition in the global insurance market. Our reinsurer ratings are the following:

Standard & Poor's	A+ STRONG	Fitch Ratings	AA- VERY STRONG	A.M. Best	A EXCELLENT
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# About WEA

Since 1965, WEA (Worldwide Expatriate Association) has provided quality international health insurance to individuals, families and groups of expatriates, giving them peace of mind while they pursue international life goals. WEA's comprehensive health plan options have insured expatriates from all walks of life, such as missionaries, international educators, and foreign service workers.

WEA Signature plan is designed for individuals and families living abroad. This international health insurance plan gives you the flexibility to select the best coverage from three unique plan options, with five deductible choices. Additionally, WEA offers group plans tailored to fit the specific needs and budget of each group.

Our international network of health care providers, along with our multilingual client service specialists, ensures that all our clients receive the best medical care available.



## Plan Highlights

- ⊕ Two areas of coverage to choose from:
  1. Worldwide
  2. Worldwide (excluding the U.S.)
- ⊕ 5 deductible options
- ⊕ Emergency medical evacuation
- ⊕ Organ transplants
- ⊕ Maternity Care
- ⊕ Oncology
- ⊕ Term Life and AD&D [optional]
- ⊕ Coverage for non-professional sports
- ⊕ Travel assistance [optional]
- ⊕ Guaranteed renewability



## Network Providers

WEA works with the best global medical network providers and reliable assistance services to ensure unparalleled client care and support. Our extended medical provider network includes:

### Providers in the United States

Our network of providers in the United States is managed by UnitedHealthcare, which is a division of UnitedHealth Group, the largest most diversified health care company in the United States. For 5 consecutive years, UnitedHealthcare has been recognized as the top ranking company in the insurance and managed care sector by Fortune's "World's Most Admired Companies" list. With a total workforce of more than 190,000 people worldwide, UnitedHealth Group serves people residing in all 50 states within the United States and in more than 125 countries. UnitedHealthcare's U.S. network includes 595,000 physicians and other health care professionals, and over 4,900 hospitals. In addition, their pharmaceutical management programs provide affordable access to medications for more than 13 million people worldwide.



### International Providers

When receiving treatment while outside the U.S., you can choose the Medical Facility or Specialist that best fits your needs. Lyncpay, our third-party administrator, is continuously working towards growing our network of Preferred Providers. Contracting the best medical providers around the world to establish a top-notch network of hospitals and doctors that offer our WEA clients exclusive coverage and benefits. To get the latest list of preferred providers in your area, please send a request to [providers@lyncpay.com](mailto:providers@lyncpay.com).



# Why WEA Signature Plan?

WEA Signature Plan is designed for individuals and families of all nationalities living outside their country of citizenship, offering:

- ✓ **Three different plan options:** Care, Select and Elite (with 5 deductible choices)
- ✓ **Free coverage for your first two dependent children** under 10 years of age when applying as a family, if both parents are included under the same policy
- ✓ **Plus, optional riders** to help you create a plan that meets your particular needs:
  - ✓ **Maternity Care** offering coverage for complications of pregnancy and birth, with a \$50,000 lifetime maximum (included in the Elite plan option)
  - ✓ **Travel Assistance** up to \$10,000 coverage with deductible waived
  - ✓ **Life and Accidental Death & Dismemberment (AD&D)** coverage options starting at \$10,000 up to \$100,000

## Advantages of WEA Signature Plan

- + Comprehensive inpatient and outpatient benefits such as surgeries, cancer treatment, durable medical equipment and air/ground ambulance
- + Online member portal to submit and monitor your claims at your own convenience
- + Access to thousands of the best medical providers worldwide
- + Lifetime guaranteed renewability
- + Worldwide coverage
- + Customer service 24/7/365
- + Flexible underwriting




Benefit Description	Elite	Select	Care
<b>General Benefits</b>			
Area of Coverage	← Worldwide or Worldwide [excluding U.S.] →		
Policy Lifetime Maximum per Insured	\$5,000,000	\$3,000,000	\$1,000,000
Policy Year Deductible Options [Certificate of Coverage defines your selection] [1] Individual; [2] Family	← \$250   \$500   \$1,000   \$2,500   \$5,000 →		
<i>Deductible for Family is a maximum of two [2] individually met deductibles per policy year.</i>			
Eligible Age	← 0-74 →		
U.S. In-Network Payable Percentage	90%	80%	80%
U.S. Out-Of-Network Payable Percentage	50%	50%	50%
In-Country Payable Percentage	100%	100%	100%
Out-of-Pocket Maximum (only in U.S.) <i>After deductible.</i>	\$500 per individual	\$1,000 per individual	\$1,000 per individual
Policy Waiting Period	← 30 days →		
Deductible Carry Over [Applies to the last 3 months of the Policy Year]	← Included →		
<b>Inpatient Benefits</b>			
Hospital Room and Board	100%	100%	Up to \$600 per day
Intensive Care Unit (ICU)	100%	100%	Up to \$1,500 per day
Physician / Specialist Visits	100%	100%	100%
Inpatient Surgery	100%	100%	100%
Human Organ Transplant & Acquisition*	\$2,000,000 lifetime maximum	\$1,000,000 lifetime maximum	\$250,000 lifetime maximum
<b>Outpatient Benefits</b>			
Physician / Specialist Visits	100%	100%	Up to \$70 per visit
Chiropractic Services	100%	100%	Up to \$50 per visit
Mental / Nervous Health *	\$50,000 lifetime maximum for Inpatient & Outpatient combined	Up to \$10,000 per policy year \$50,000 lifetime maximum for Inpatient & Outpatient combined	Up to \$60 per visit
Diagnostic Testing [MRI, CT Scans, PET Scan, Labs, X-ray, etc.]	100%	100%	Up to \$250 per scan
Oncology / Cancer Treatment	100%	100%	100%
Rehabilitation / Therapeutic Services	60 visits per policy year	40 visits per policy year	30 days per policy year
Home Health Care	100%	100%	30 days per policy year
Emergency Room Services	100%	100%	100%
<b>Wellness Benefits* [Deductible waived]</b>			
Wellness Benefit for Adults	Up to \$500 per policy year	Up to \$250 per policy year	Not covered
Wellness Benefit for Children under 19	Up to \$400 per policy year	Up to \$200 per policy year	Up to \$200 per policy year
<b>Maternity Care*/**</b>		<b>Optional Rider</b>	<b>Optional Rider</b>
Normal Delivery	↑ \$50,000 lifetime maximum for all maternity benefits combined; this benefit is included under this plan option ↓	Up to \$5,000 per pregnancy	Up to \$5,000 per pregnancy
Cesarean Section		Up to \$7,500 per pregnancy	Up to \$7,500 per pregnancy
Complications of Pregnancy and Birth		\$50,000 lifetime maximum	\$50,000 lifetime maximum
<b>Additional Benefits</b>			
Durable Medical Equipment	100%	100%	100%
Non-Professional Sports	\$200,000 lifetime maximum	\$150,000 lifetime maximum	\$50,000 lifetime maximum
Prescription Medication	← Up to \$20,000 per policy year →		
Emergency Medical Evacuation / Air Ambulance	100%	100%	Up to \$50,000 per policy year
Emergency Ground Ambulance	100%	100%	Up to \$1,500 per event
Repatriation of Mortal Remains or Local Burial	Up to \$50,000 lifetime maximum	Up to \$25,000 lifetime maximum	Up to \$25,000 lifetime maximum
Routine Eye Exam	Up to \$100 once every 2 years Deductible waived	Not covered	Not covered
Dental Care*	Up to \$700 per policy year \$50 Deductible	Not covered	Not covered

Up to 25 visits combined

\*Waiting periods apply. \*\*For Maternity Care: Lifetime maximum of \$50,000 applies; Deductible waived for deductible options of \$2,500 or less; 100% coverage up to the limits shown above for the insured female policyholder or insured dependent spouse only. Optional Maternity benefits for Care and Select plans only available with purchase of rider. **NOTE 1:** All Benefits are subject to Usual, Customary, and Reasonable Charges [UCR]. **NOTE 2:** The benefits, coverage, and exclusions, listed herein are only a summary, and are subject to the specific terms and conditions of the plan concerning eligible benefits, limitations, eligibility, and exclusions. Please refer to your Policy Wording for specific terms, conditions, and other details concerning your benefits, limitations, eligibility, and exclusions. **NOTE 3:** The Summary herein described is based on benefits percentages for services taking place outside of the United States.



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