

**Insurance for Individuals**

Automobile  
Personal Property  
Worldwide Health  
Travel Medical  
Personal Umbrella  
Personal Accident  
Kidnap & Ransom  
Term Life

**Insurance for Organizations**

Commercial Property  
Worldwide Auto  
Worldwide Health  
Professional Liability  
Directors & Officers Liability  
Workers Compensation  
Kidnap & Ransom  
Political Risk  
Term Life

**International Health & Dental  
Insurance for the  
Professional Abroad**

**2008 Edition**

## GlobalCare®

### Health & Dental Coverage for Discriminating Professionals

**GlobalCare®** is designed to provide comprehensive healthcare to individuals living and working outside of their home country. In addition, **GlobalCare®** provides emergency evacuation coverage at no additional cost.

The true test of any health program is at the time of claim. **GlobalCare®** maintains a worldwide reputation for an unsurpassed claims service. The **GlobalCare®** team handles all claims immediately with personal attention to what matters - people.

#### Program Highlights

- Worldwide coverage
- \$5 million in healthcare benefits
- Coverage for individuals and their families
- Flexible payment options and choice of deductible
- Interactive health and safety resources

#### Coverage Extension

**GlobalCare® Plus** extends your coverage, allowing you to choose any country worldwide (including the United States) for treatment. The choice is yours, not the insurance company's.

#### Here is what our clients have to say...

*"I have always been pleased with your service, prompt payments, and customer satisfaction. Your employees make Clements an outstanding, shining example of how people should be treated when claims are submitted. Thank you again for your outstanding service. I appreciate the help."*

*Kind regards,  
U.S. Expatriate  
Abu Dhabi, United Arab Emirates*

*"I just wanted to say thank you for all of your kind assistance in processing our health claim during our repatriation back to Washington, D.C. With all of the chaos and complications involved with relocating and the inevitable problems that arise, I was thrilled that the processing and payment of our insurance claim was handled as promptly as it was. Thank you again!"*

*Kind regards,  
Development Director  
La Paz, Bolivia*

## OneWorld

Today's global professional is an informed decision-maker and a discriminating consumer. And while any seasoned professional knows that great opportunities like working abroad — are accompanied by risks, there are some areas not worth compromising. One is the insurance you purchase to protect your life, health and property.

You're a citizen of the world and your expectations of an insurance company remain the same whether you're in New York, Singapore or Yaounde.

## OneSolution

Peace of mind is knowing that you're protected. You need seamless insurance coverage — a policy that's looking out for you even when you can't.

From personal property and automobiles to business and liability, we have the insurance solution to meet all of your needs, no matter where you are in the world.

## OneCompany

Since 1947, Clements International has been providing innovative insurance solutions to the expatriate community. Our programs are designed in direct response to our experience and the feedback we receive from clients worldwide. With a reputation for unparalleled customer service and customer-friendly claims handling, Clements is the preferred insurance provider of professionals living and working abroad.

## Eligibility

**GlobalCare®** is available to professionals living outside of their home country on temporary or permanent assignment. Complete family coverage is available under this program, including coverage for local nationals and dependents who reside in their home country.

If the principal applicant and spouse are both insured through the program, coverage for the first two dependents (between the ages of 14 days and 9 years) is provided **free of charge**.

## Preferred Provider Network (PPN)

Within the United States, this plan participates in the Hygeia and First Health preferred provider network.

## Deductible Options

Deductibles are stated on a calendar year basis. All plans carry a \$250 deductible per hospital admission outside of the PPN.

Deductible per individual	Family Maximum
\$250	\$750
\$500	\$1500
\$750	\$2250
\$1000	\$3000
\$2500	\$7500
\$5000	\$15000

## Health Benefits

Maximum Lifetime Benefit	\$5,000,000 per individual
Co-insurance (after deductible)	100% outside U.S. & Canada 100% inside U.S. PPN 80% outside U.S. PPN
Maximum Out-of-Pocket (after deductible)	\$1,000 per individual / year \$3,000 per family / year

## Schedule of Benefits

- Hospitalization, physician, surgeon, and specialist fees
- Wellness benefit up to \$250, including annual physical examination
- Out-patient prescription drugs
- Medical Emergency Transportation, Local Emergency Transportation, and Emergency Family Reunion are covered expenses under all **GlobalCare®** plans
- Maternity, pregnancy, or delivery after 10 months continuous coverage
- Chiropractor and physical therapy
- Psychiatric care
- Emergency dental treatment and dental procedures necessary to restore natural teeth lost or damaged in an accident

## Interactive Health & Safety Resources

As a **complimentary benefit**, customers have access to a suite of interactive resources to help relieve the frustration often felt while seeking and receiving medical care abroad, including:

- International Physician Search
- Direct Payment Network
- Medical Translation Guides
- Health & Security Profiles

To learn more about the resources available visit [globalcare.clements.com](http://globalcare.clements.com).

## Optional Dental Coverage

In addition to medical coverage, **GlobalCare®** offers an optional annual policy to cover dental expenses. If dental insurance is selected, coverage for all family members is required.

Policy Term Deductible	\$100
Maximum Benefit	\$1,000

Covered expenses and co-payment schedule:

<i>Preventative</i>	<i>100% (after deductible)</i>
<i>Basic Restorative</i>	<i>80% (after deductible)</i>
<i>Major Restorative*</i>	<i>50% (after deductible)</i>

Ages	Monthly Premium
0 - 4	no charge
5 -14	\$14.85
15 - 65	\$32.18

\*Covered after 18 months of continuous coverage.

## Accidental Death & Dismemberment (AD&D)

Our program offers enrollees an optional extension of coverage that provides a financial sum should an accident or serious injury occur.

Ages	Insured Sum	Monthly Premium
19 - 65	\$100,000	\$8.33
66 - 69	\$50,000	\$4.17

*Rates may be subject to change. Coverage for dependents residing in home country may be rated separately.*

## War & Terrorism Coverage

Contact our office to find out more information about extending your policy to include losses caused by war and terrorism.

*All figures are quoted in U.S. dollars.*

## Medical Rates

The following charts provide monthly premiums for **GlobalCare®** and **GlobalCare® Plus** for the deductible options of \$250, \$500 and \$1,000. For additional deductible options, please visit [globalcare.clements.com](http://globalcare.clements.com). If the principal applicant and spouse are both insured through the program, coverage for the first two children (between the ages of 14 days and 9 years) is provided free of charge.

### \$250 Deductible

Age	GlobalCare®		GlobalCare® Plus	
	Male	Female	Male	Female
Children	\$34	\$34	\$50	\$50
10 - 18	36	36	53	53
19 - 24	81	129	113	177
25 - 29	82	134	115	183
30 - 34	92	154	128	210
35 - 39	94	160	131	218
40 - 44	115	148	159	202
45 - 49	129	157	176	214
50 - 54	160	174	217	236
55 - 59	198	195	269	265
60 - 64	288	272	389	367
65 - 69	596	519	799	696
70	748	651	1,003	873

### \$500 Deductible

Age	GlobalCare®		GlobalCare® Plus	
	Male	Female	Male	Female
Children	\$31	\$31	\$46	\$46
10 - 18	33	33	49	49
19 - 24	74	117	103	161
25 - 29	75	122	105	167
30 - 34	84	140	117	192
35 - 39	86	145	119	199
40 - 44	105	135	145	185
45 - 49	117	143	161	195
50 - 54	145	158	198	215
55 - 59	180	178	245	242
60 - 64	262	247	354	334
65 - 69	542	472	728	634
70	681	593	913	795

### \$1000 Deductible

Age	GlobalCare®		GlobalCare® Plus	
	Male	Female	Male	Female
Children	\$25	\$25	\$38	\$38
10 - 18	27	27	41	41
19 - 24	60	95	85	132
25 - 29	61	99	86	137
30 - 34	68	114	96	157
35 - 39	70	118	98	162
40 - 44	85	110	119	151
45 - 49	95	116	132	159
50 - 54	118	128	162	176
55 - 59	147	145	200	197
60 - 64	213	201	289	273
65 - 69	441	384	593	516
70	554	482	743	647

**GlobalCare®** does not cover losses connected with any of the following conditions or events:

1. All costs incurred in home country, Canada or in the U.S. unless covered under Incidental Home Country coverage or **GlobalCare® Plus**;
2. Bodily injury sustained while engaged in a hazardous occupation such as flying, ballooning, hang-gliding, parachuting, mountain climbing, sky diving, racing, piloting an aircraft;
3. Bodily injury sustained while under the influence of intoxicating liquor or drugs and due directly or indirectly to the state of intoxication;
4. Self-inflicted injury, illness or attempted suicide;
5. War, civil war, riots, civil unrest or voluntary participation in committing or attempting to commit a crime;
6. The first \$250 of eligible expenses per policy term; maximum of \$750 per family, per policy term. Optional deductible applies if taken;
7. Any pre-existing condition until the insured person has maintained coverage continuously for at least 18 months;
8. Routine medical examinations or treatment including eye and ear examinations, vaccinations, inoculations, medical certificates, or any elective treatment or surgery, except as provided herein;
9. Any maternity-related expenses in the first 10 months of coverage;
10. Prescription drugs, unless following an accident or sudden illness covered under this policy.

The description of insurance coverage in this brochure is a summary only. The coverage is subject to the terms, conditions, limitations and exclusions contained in the policy of insurance. In the event of any conflict between the outline of coverage herein and the policy of insurance, the provisions contained in the policy of insurance will govern.



**Instructions** (Please print clearly or you may apply online at [globalcare.clements.com](http://globalcare.clements.com))

1. Complete and sign the Enrollment Form. 2. Calculate your premium. 3. Submit your completed Enrollment Form with payment.

**General Application**

Client Status  New  Former  Current

Date M \_\_\_ D \_\_\_ Y \_\_\_

How did you hear about Clements International? \_\_\_\_\_

1. Name of Principal Applicant \_\_\_\_\_ Nationality \_\_\_\_\_

2. Employer \_\_\_\_\_ Citizenship \_\_\_\_\_ Occupation \_\_\_\_\_

3. Foreign Destination Address \_\_\_\_\_

\_\_\_\_\_ City \_\_\_\_\_ Country \_\_\_\_\_

How long do you anticipate staying at this location? \_\_\_\_\_ Date leaving for foreign destination? \_\_\_\_\_

4. Home Country Address (if different from above) \_\_\_\_\_

5. Home Ph # \_\_\_\_\_ Work Ph # \_\_\_\_\_ Fax # \_\_\_\_\_ E-mail \_\_\_\_\_

**GlobalCare® Application**

**IMPORTANT, PLEASE READ FIRST:**

Applications will be individually underwritten. Coverage limitations and restrictions may apply.

1. Insurance to commence upon acceptance by the insuring company, but not before the date you are leaving the United States.

What is the requested effective date of coverage? M \_\_\_ D \_\_\_ Y \_\_\_ (MM/DD/YY)

2. Choose Plan (refer to plan descriptions for coverage information)  **GlobalCare®**  **GlobalCare® Plus**

3. Choose Deductible  **\$250**  **\$500**  **\$750\***  **\$1,000**  **\$2,500\***  **\$5,000\*** (\*Rates available online)

4. Coverage Period Desired  **Annual**  **6 Month**

5. Please provide enrollment information for all applicants. Premiums should be calculated on an annual basis. If the principal applicant and spouse are both enrolled in the program, then the first two dependent children (from 14 days to 9 years) are covered **free of charge**. Please use a separate sheet of paper for additional dependents.

Full Name	Relationship to Principal	Date of Birth (MM/DD/YY)	Gender (M/F)	Height	Weight	Location (Country)	Medical Premium	Dental Premium*	AD&D Premium	Premium Subtotal
<i>Principal Applicant</i>	<i>Self</i>						\$	\$	\$	\$
<i>*If selected, coverage must be purchased for all applicants.</i>							Total Monthly Premium			\$
							x length of coverage (6 or 12 months)			
							Total Annual Premium			\$

6. Accidental Death & Dismemberment Beneficiaries (if elected)

Full Name	Relationship to Principal	Date of Birth (MM/DD/YY)	Percentage of Accidental Death & Dismemberment Benefit

7. Additional Coverage Information:  International Term Life  War & Terrorism  Personal Accident  International Auto & Personal Property

