

Clements Group Health™

A Custom health program for your organization

Clements has been working with international organizations since 1947, offering customized and flexible international group health plans to ensure expatriate staff always has access to the international medical help they need. Clements' affordable group health plans allow organizations to provide employees with a variety of benefits, including deductible amount options, minimal out-of-pocket expense, and access to a global network of healthcare professionals.

Unparalleled Benefits

Benefits up to USD 5 million per individual and full coverage inside and outside the U.S.

Comprehensive Coverage

- In-patient and out-patient services
- Hospitalization
- Physician, surgeon and specialist fees
- Prescription drugs
- Maternity, pregnancy, and delivery for employee and eligible spouse
- Pre-existing conditions
- Medical Evacuation & Repatriation
- Dental & Vision

Truly Global Protection

Full coverage in over 180 countries, including a policyholder's home country to prevent breaks in coverage.

Emergency Medical Evacuation

Coverage of medical emergency transportation, local emergency transportation, and emergency medical evacuation for the insured members.

Wellness Benefits (Preventative Care)

Covers all age and gender specific exams.

For over 65 years, Clements has continued to meet the insurance needs of the international community to build exceptional programs with sensitivity to what really matters – people.

As your advocate, Clements locates and secures the most competitive and comprehensive coverage available.

- > Personal Auto
- > Transit & Cargo
- > Political Risk
- > Kidnap & Ransom
- > Foreign Property & General Liability
- > Director's & Officers Liability
- > DBA Worker's Compensation
- > Travel Medical
- > Term Life
- > Personal Liability
- > Long-Term Disability

Contact Clements Today

Find out how Clements can meet all of your personal and commercial insurance needs:

+1.202.872.0060 or 1.800.872.0067

request@clements.com

Clements Group Health™

Easy Payments, Anywhere Around the World

Guarantee of Payment to more than 6,400 providers worldwide using the largest international direct billing network. Plus access to over 700,000 in-network providers and facilities inside the U.S.

Superior Customer Service

Access to a designated Clements Claims Concierge to assist with any claims-related issues, as well as a 24-hr multilingual hotline.

Unsurpassed Web Tools

Clements Group Health members can access a dedicated website -- **clementsgrouphhealth.com**-- and file claims, print ID cards, and make appointments, among a variety of resources available online.

And, A Mobile App, Just for You

All Clements Group Health policyholders have free access to mPassport, a mobile app that locates doctors and pharmacies globally and translates medical terms and phrases.

With a few simple taps, get detailed profiles of carefully selected primary care physicians and specialists, as well as a broad range of hospitals, pharmacies, even dentists-where you are, when you need it. Review qualifications, make an appointment, and get directions, right from the app on your mobile device.

The mPassport app is available in the Apple Store, Google Play and Amazon Apps.



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