



Expatriate Health Plans

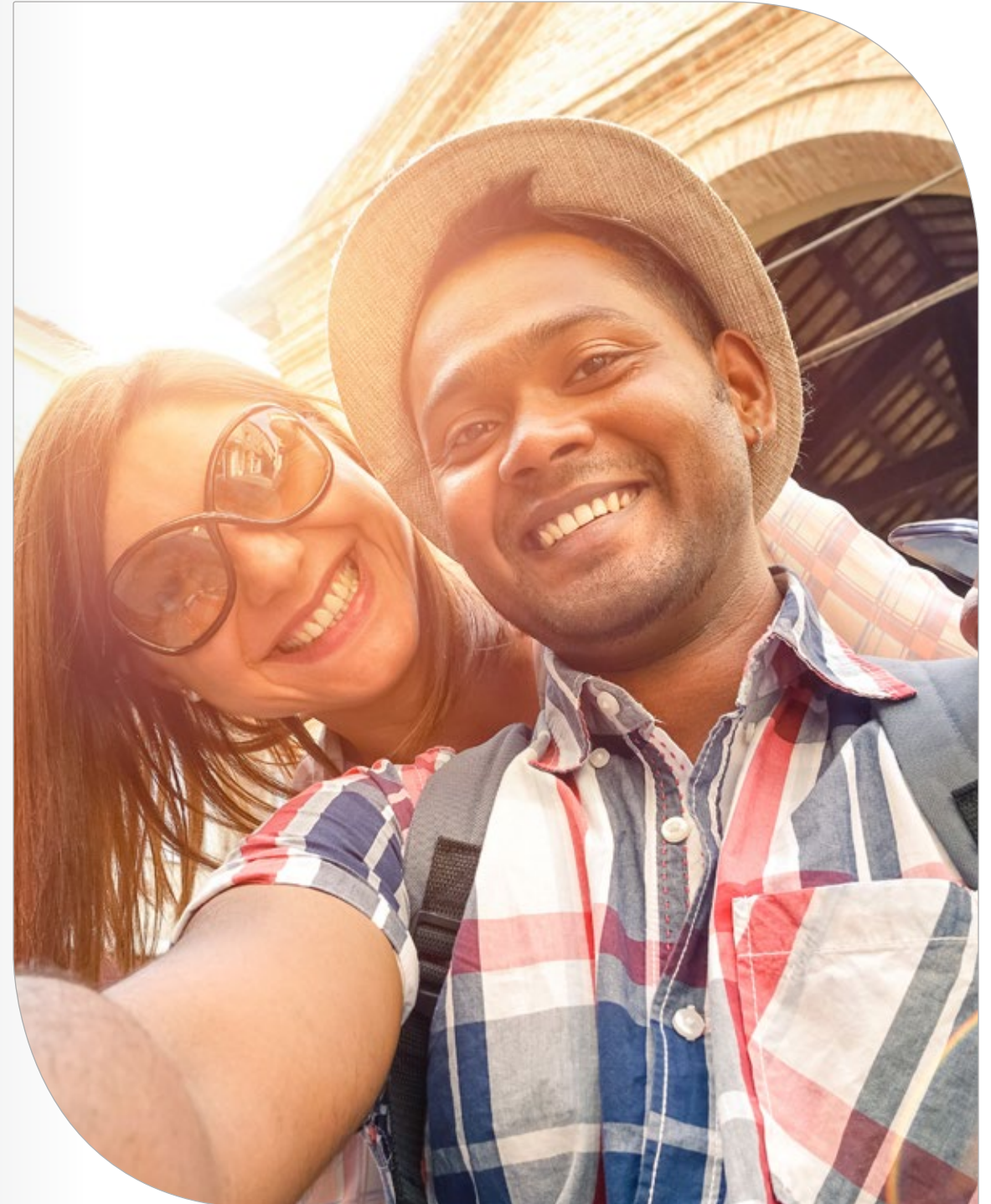
About PA Group

PA Group was founded in 2005 by two former General Electric executives with a passion for helping people prepare for the future. Since its inception, PA Group has successfully grown into a global company with two operating divisions: International Life and International Health. Through its International Health it offers citizens in Latin America, the Caribbean, Europe, Asia and the Middle East comprehensive international health, disability and travel protection. For over 10 years, PA Group has guided and protected clients with their specialized suite of products and services.



Our Mission

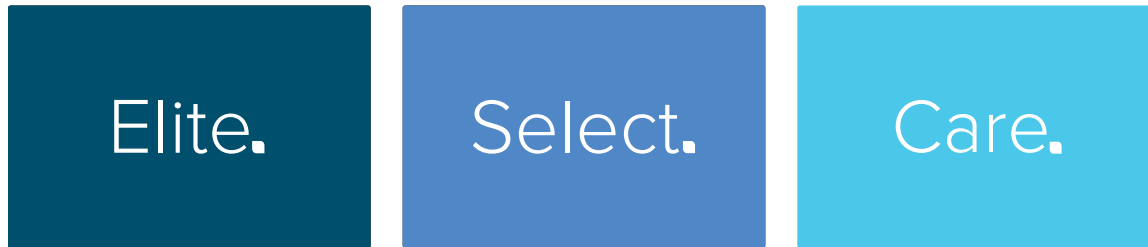
We protect and support clients worldwide throughout their lives' most significant events. Our simplified health and unit-linked investment solutions offer clients protection and peace of mind to live life confidently.



Why PA Group Expatriate Health

PA Group's Expatriate Health plans are exclusively developed to provide comprehensive protection worldwide for individuals of all nationalities. Our wide variety of products allows us to provide coverage to all categories of expatriates and key local nationals who reside outside of their home country.

We offer three plans to choose from



Benefits of Choosing PA Group's Expatriate Health Plans

When looking for comprehensive health coverage abroad, you have many options. However, PA Group's Expatriate Health plans are specifically designed to offer the most complete benefits supported by our unique service proposal and a dedicated claims and customer service staff. Added benefits of PA Group's Expatriate Health plans include:

- ✓ Eligibility up to 74 years of age and guaranteed renewability for life
- ✓ Online claims submission and monitoring the progress of your claim
- ✓ Policy portability that covers you everywhere you go
- ✓ Flexible underwriting
- ✓ Comprehensive inpatient and outpatient benefits such as surgeries, cancer treatment, durable medical equipment and air/ground ambulance
- ✓ 24/7 emergency medical assistance
- ✓ Coverage for routine dental and vision
- ✓ Optional maternity benefit rider
- ✓ Choose between two areas of coverage: Worldwide and Worldwide excluding the U.S.

In addition, PA Group's Expatriate Health plans distinguish themselves from other plans by providing members with:

- Three deductible options to choose from: Care, Select and Elite (with 3 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
- 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

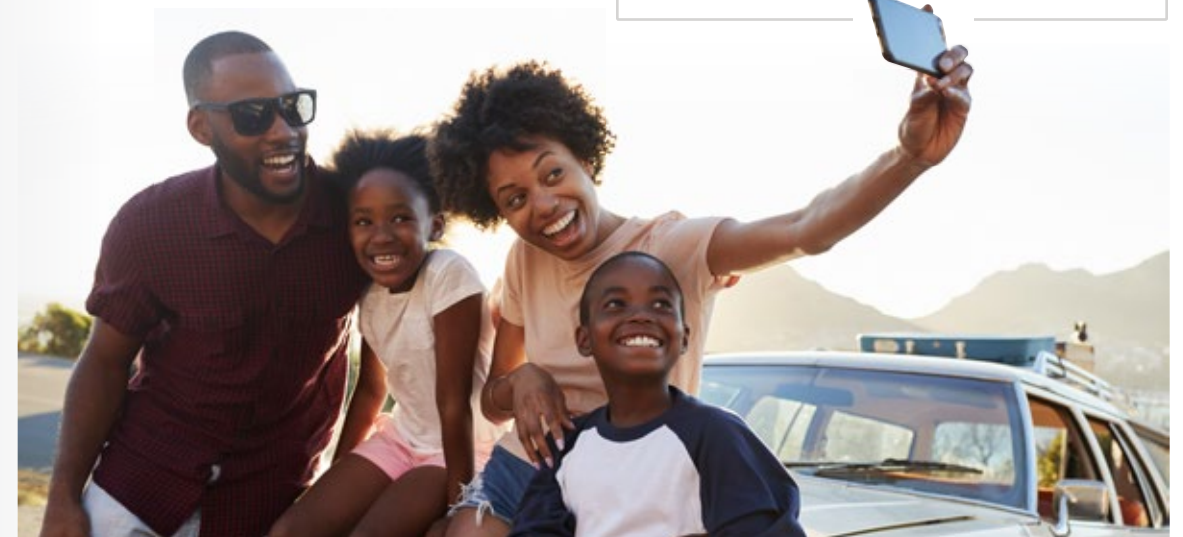
Access to the Best Medical Care In the United States and Worldwide

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



UnitedHealthcare® is our U.S. provider network. With more than 800,000 network providers across the country, you have plenty of choice when it comes to finding the best care available to meet your needs.*

Our international provider network is managed by PA Group who is continually 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 Expatriate Health plan members exclusive coverage and benefits.



*Expatriate Health members should refer to their list of preferred providers.

Elite. Select. Care.

 DEDUCTIBLE OPTIONS

Certificate of Coverage defines your selection

[Deductible for family is a maximum of two (2) individually met deductibles per policy year.]

Option 1	\$1,000	\$1,000	\$1,000
Option 2	\$2,500	\$2,500	\$2,500
Option 3	\$5,000	\$5,000	\$5,000


 GENERAL BENEFITS

Policy Lifetime Maximum per Insured	\$5,000,000	\$3,000,000	\$1,000,000
Co-Insurance Limit (Out-of-Pocket)	No co-insurance applies	No co-insurance applies	No co-insurance applies
Policy Waiting Period	30 days	30 days	30 days
Area of Coverage	Worldwide or Worldwide excluding U.S.	Worldwide or Worldwide excluding U.S.	Worldwide or Worldwide excluding U.S.
Deductible Carry Over (Applies to the last 3 months of the Policy Year)	Included	Included	Included

 INPATIENT BENEFITS

Hospital Room & Board	100%	100%	100% Up to \$600 per day • 60 days per hospital admission • 240 days per policy year
Intensive Care Unit (ICU)	100%	100%	100% Up to \$1,500 per day • 45 days per confinement • 180 days per policy year

Elite. Select. Care.

Inpatient Ancillary Hospital Services Including, but not limited to X-rays, drugs, bandages, operating room fees, surgical implants	100%	100%	100%
Inpatient Physician / Specialist Visits Limited to one visit per day per specialty	100%	100%	100%
Inpatient Surgery	100%	100%	100%
Surgeon's Fees	100%	100%	100%
Assistant's Surgeon's Fees	20% of the Primary Surgeon approved fees	20% of the Primary Surgeon approved fees	20% of the Primary Surgeon approved fees
Anesthesiologist's Fees	30% of the Primary Surgeon approved fees	30% of the Primary Surgeon approved fees	30% of the Primary Surgeon approved fees
Pre-Admission Testing Must be performed before non-emergency hospitalization	100%	100%	100%
Extended Care Facility 30 days per policy year	100%	100%	100%
Human Organ Transplant & Acquisition Subject to 12-month waiting period	100% \$2,000,000 lifetime maximum	100% \$1,000,000 lifetime maximum	100% \$250,000 lifetime maximum
Inpatient Mental / Nervous Health Subject to 12-month waiting period; Coverage limits apply to Inpatient & Outpatient visits combined	100% \$50,000 lifetime maximum	100% Up to \$10,000 per policy year and \$50,000 lifetime maximum	–
 OUTPATIENT BENEFITS			
Outpatient Surgery	100%	100%	100%
Surgeon's Fees	100%	100%	100%

	Elite.	Select.	Care.
Assistant's Surgeon's Fees	20% of the Primary Surgeon approved fees	20% of the Primary Surgeon approved fees	20% of the Primary Surgeon approved fees
Anesthesiologist's Fees	30% of the Primary Surgeon approved fees	30% of the Primary Surgeon approved fees	30% of the Primary Surgeon approved fees
Chiropractic Services	100%	100%	100% Up to \$50 per visit *
Diagnostic Testing MRI, CT Scan, PET Scan, and other diagnostic machine tests	100%	100%	100%
Dialysis	100%	100%	100%
Emergency Room Services	100%	100%	100%
Home Health Care	100%	100%	100% 30 days per policy year
Hospice Care	100% 180 days per policy year	100% 180 days per policy year	100% 30 days per policy year
Outpatient Physician / Specialist Visits	100%	100%	100% Up to \$70 per visit * • Limited to one visit per day
Oncology / Cancer Treatment	100%	100%	100%
Reconstructive Surgery Due to covered injury or illness	100%	100%	100%
Outpatient Rehabilitation / Therapeutic Services Physical, Speech, Occupational Therapy	60 visits per policy year	40 visits per policy year	30 visits per policy year

	Elite.	Select.	Care.
Outpatient Mental / Nervous Health Subject to 12-month waiting period	100% \$50,000 lifetime maximum • Coverage limits apply to Inpatient & Outpatient visits combined	100% Up to \$10,000 per policy year and \$50,000 lifetime maximum • Coverage limits apply to Inpatient & Outpatient visits combined	100% Up to \$60 per visit *
Wellness Benefit for Children under the age of 19 Subject to 12-month waiting period	Up to \$400 per policy year Deductible waived	Up to \$200 per policy year Deductible waived	100% Up to \$200 per policy year Deductible waived
Wellness Benefit for Adults Subject to 12-month waiting period	Up to \$500 per policy year Deductible waived	Up to \$250 per policy year Deductible waived	–
ALTERNATIVE MEDICINE			
Aroma & Herbal Therapy	80% up to \$50 per policy year	80% up to \$50 per policy year	–
Magnetic Therapy	80% up to \$75 per policy year	80% up to \$75 per policy year	–
Vitamin Therapy	80% up to \$100 per policy year	80% up to \$100 per policy year	–
Acupuncture & Massage Therapy	80% up to \$150 per policy year	80% up to \$150 per policy year	–
MATERNITY BENEFITS OPTIONAL RIDER OPTIONAL RIDER			
Lifetime maximum of \$50,000; Subject to 10-month waiting period; Deductible waived for deductible options of \$2,500 or less. 100% coverage up to the limits below for the insured female policyholder or insured dependent spouse only.			
Normal Delivery Prenatal and postnatal care	100% \$50,000 lifetime maximum	100% Up to \$5,000 per pregnancy	100% Up to \$5,000 per pregnancy
Cesarean Section	100% \$50,000 lifetime maximum	100% Up to \$7,500 per pregnancy	100% Up to \$7,500 per pregnancy

	Elite.	Select.	Care.
Complications of Pregnancy and Birth	100% \$50,000 lifetime maximum	100% \$50,000 lifetime maximum	100% \$50,000 lifetime maximum
+ ADDITIONAL BENEFITS			
Congenital Disorders, Birth Defects & Hereditary Conditions	100% \$250,000 lifetime maximum	100% \$250,000 lifetime maximum	100% \$250,000 lifetime maximum
Durable Medical Equipment	100%	100%	100%
Prosthetic Limbs	100% Up to \$30,000 per prosthesis \$60,000 lifetime maximum	100% Up to \$20,000 per prosthesis \$40,000 lifetime maximum	100% Up to \$10,000 per prosthesis \$20,000 lifetime maximum
Prescription Medication	100% Up to \$20,000 per policy year	100% Up to \$20,000 per policy year	100% Up to \$20,000 per policy year
Emergency Dental Treatment To restore natural teeth damaged in a covered accident	100%	100% Up to \$3,000 per policy year	100% Up to \$1,000 per policy year
Non-Professional Sports	\$200,000 lifetime maximum	\$150,000 lifetime maximum	\$50,000 lifetime maximum
Emergency Medical Evacuation / Air Ambulance	100% Deductible waived	100% Deductible waived	100% up to \$50,000 policy year Deductible waived
Insured's return ticket after an evacuation by air transportation [Plane ticket limited to economy-class]	Up to \$1,000 per event	Up to \$450 per event	Up to \$250 per event
Emergency Ground Ambulance	100%	100%	100% Up to \$1,500 per event
Emergency Transportation of 1 Family Member	\$10,000 lifetime maximum Deductible waived	\$10,000 lifetime maximum Deductible waived	–

	Elite.	Select.	Care.
Repatriation of Mortal Remains or Local Burial [In lieu of repatriation]	\$50,000 lifetime maximum Deductible waived	\$25,000 lifetime maximum Deductible waived	\$25,000 lifetime maximum Deductible waived
Eye Examination One routine eye examination every two years	Up to \$100 per policy year Deductible waived	–	–
Eyeglasses or Contact Lenses Once every two years	Up to \$150 per policy year	–	–
	Up to \$700 per policy year \$50 Deductible		
	Class A: 90% – No deductible applies		
Dental Care Subject to 6-month waiting period		–	–
	Class B: \$50 deductible then payable at 70%		
	Class C: \$50 deductible then payable at 50%		

All amounts are expressed in USD.

*For Care plan option: Office visits, mental nervous and chiropractic visits combined have a maximum of 25 visits.

Benefits and information are subject to change at any time.

Disclaimer: This brochure is intended as a brief summary of benefits and services and does not supersede in any way the governing policy documents. Benefits are subject to all deductibles, coinsurance, provisions, terms, exclusions and limitations in the Conditions of Coverage. If there is any difference between this brochure and your policy documents, the provisions of the policy documents will prevail.



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