



International Health Insurance Plan Comparison

	IHHP Health Plan	Global Medical	Citizen Secure	Global Citizen
Administrator	IHI Bupa (Denmark)	IMG (USA)	HCCMIS (USA)	HTH (USA)
Underwriter	IHI	Sirius International	Lloyds of London	Unicare Life and Health
Rating	A+ (Fitch)	A- (S&P)	A+ (S&P)	A- (S&P)
Coverage Area	Worldwide	Worldwide and Worldwide ex USA/ Canada	Worldwide and Worldwide ex USA/ Canada	Worldwide and Worldwide ex USA/ Canada
Eligibility	- 60 years and under - 60+ have rated up premium - Anyone around the world	- up to 69 years old - Anyone around the world - US Citizens max 6M in USA	- up to 74 years old - Anyone around the world - US Citizens max 6M in USA	- up to 74 years old - Anyone around the world
Policy Maximum	\$1,800,000	\$8,000,000	\$5,000,000	\$5,000,000
Renewable	Lifetime	Before 65, lifetime renewability After 65, up to age 74	Before 65, lifetime renewability After 65, up to age 74	Up to age 84
Currencies	GBP, Euros, US Dollars	US Dollars	US Dollars	US Dollars
Plan Options	Modular Plan	Terrorism, Sports	Dental, Sports, Term Life	Prescription drugs
PPO Network	None	First Health Network	Hygeia Network	Aetna Network
Cancellation	90 day advance written notice to cancel on anniversary date. Insurance must be effective for a minimum of 12 months	15 day free look period with full refund. After, cancellation request will be reviewed by insurance company. If granted, refund is a short-earned refund rate	60 day advance written notice, short earned rate of return if have not used policy. Cancellation request will be reviewed by insurance company	10 day free look period with full refund. After, no cancellation or refunds are issued within the certificate period year

This is a consolidated plan comparison to make choosing your insurance coverage easier. Please contact us for a detailed and personal quote and plan suggestion – our team will be happy to assist you! <http://www.InternationalCitizens.com>



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Hospitalization	✓	✓	✓	✓
Intensive Care	✓	✓	✓	✓
Doctor Visits	✓ with module 1	✓	✓	✓
Prescription Medication	✓ with module 2	✓	✓	✓
Maternity	✓ 12 month waiting period Base - \$6,500 per delivery With Module 1 - \$11,000 per delivery	✓ 12 month waiting period Silver and Gold plan optional rider for maternity Platinum plan includes maternity as standard	✓ 12 month waiting period 50% up to \$100,000	✗ Option for maternity plan after 12 months
Mental Health	✓ with module 1	✓ 12 month waiting period	✓ 12 month waiting period	✓
Evacuation/Repatriation	✓ with module 3	✓	✓	✓
Wellness/Checkups	✓ with module 1	✓ 12 month waiting period <small>Gold and Platinum plan only</small>	✓ 12 month waiting period	✓
Dental	✓ with module 4a and b	✓ Platinum Plan only	✗ optional dental available	✗
Vision	✓ with module 4a and b	✓ Platinum Plan only	✗	✗
Pre-existing Conditions	✓	✓ 24 Month waiting period <small>(Applicable only on Platinum Plan)</small>	✓ <small>(Excludes 24 month waiting period)</small>	✓