



GLOBAL BENEFITS GROUP

*Insurance Without Borders™*



# Health Insurance



## Reliant Mission



# Experience and Expertise in the International Marketplace

Global Benefits Group has been specializing in the international insurance market for more than 35 years, serving as leading underwriters, developers and distributors of products and services designed especially for the needs of overseas workers and international travelers.

GBG underwrites health, life, disability, travel and other specialty insurances for groups and individuals who are expatriates, third-party nationals or high net-worth local nationals. Under our TieCare International brand, we are the leading provider of employee benefits – including health insurance, life insurance and disability insurance – to international schools around the world.

As globalization of the world's economy has continued to accelerate, GBG has developed a specialized underwriting structure that is required to meet the needs of this select market niche. This structure is devoted to one business only: underwriting risks for organizations and individuals whose life and work transcend geographic boundaries.

The GBG portfolio of products provides optimum security because it is supported by a world-class panel comprising some of the largest and most financially stable underwriters in the world:

- GBG Insurance Limited (rated B+ by A.M. Best Company)
- Chubb Insurance (rated A++)
- General Reinsurance Corporation (rated A++)
- Lloyd's of London (rated A)

Additionally, GBG partners with a multitude of local insurance companies around the world when an admitted carrier is required to meet specific country regulations. GBG also operates as a Lloyd's coverholder.

We are proud to offer this exciting and innovative structure to our clients. It provides the international marketplace with an unprecedented and unique combination:

- International expertise
- Dedicated underwriting facility
- Financial security
- Responsive customer service

*When it comes to the international market place,  
**Global Benefits Group** truly does offer **Insurance Without Borders**  
in terms of worldwide expertise, products and services that are not bound by the usual geographic constraints.*

**Visit us on the web at [gbg.com](http://gbg.com)**

# Summary

<b>INSURER:</b>	GBG Insurance Limited
<b>POLICY TYPE:</b>	Health Insurance
<b>INSURED:</b>	Mandatory for all full time employees not covered by a national health care plan
<b>BUSINESS ADDRESS:</b>	Non US address to be advised
<b>LOCATION (S):</b>	Various
<b>PERIOD OF INSURANCE:</b>	12 Months
<b>AREA OF COVER:</b>	Worldwide
<b>BENEFITS:</b>	As detailed in Summary of Benefits
<b>BENEFITS/PREMIUM CURRENCY:</b>	US Dollar
<b>TERMS OF COVER:</b>	<ul style="list-style-type: none"><li>• This proposal assumes mandatory participation for eligible employees and dependents; changes to the eligibility criteria may cause the rates to change.</li><li>• Maximum insured age at entry is 69; renewal up to 75.</li><li>• Age surcharges are as follows: 15% for members age 60-65; 30% for members age 66-70; 50% for members age 71 and over;</li><li>• <b>(WORLDWIDE PLAN)</b> There is a 20% Coinsurance applicable to treatment received outside of GBG's preferred provider network in North America.</li></ul>