

International Citizen Series

Health Coverage that Goes Far & Beyond



The International Citizen Series

Comprehensive Major Medical, Dental and Term Life Insurance

Select the Plan that meets your needs:

Platinum: International Citizens needing worldwide coverage.

Premier: International Citizens needing coverage outside the US and Canada.

Optional Dental Rider

Optional Term Life Insurance

Optional Sports Rider



Why Buy International Medical Insurance?

The answer is easy. If you are a US citizen living abroad, traditional sources of US private health insurance will not meet your needs. Geographical exclusions and provider limitations common to these policies will restrict or even eliminate the coverage available to you while you are outside the US. At the same time, you may not be eligible for participation in the government-sponsored plans in the country where you reside. Or you may wish to have access to health care in other countries, including the US, in the event you become seriously ill. If you are a non-US citizen, you may need an international medical insurance policy to supplement the coverage available to you through a plan sponsored by your government or to provide coverage while you are outside your home country. If your lifestyle knows no geographic limits, you need health insurance that knows no boundaries. MultiNational Underwriters, Inc. has designed The International Citizen Series to meet your needs.

Who is the Plan Administrator?

MultiNational Underwriters, Inc., headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of international travelers, expatriates and other international citizens. As a TRAVEL GUARD® International company, we benefit from the experience of a corporate group that protected over 6 million travelers last year. Our international claims specialists, medical professionals and customer service representatives are available 24 hours a day, 7 days a week to answer your questions and respond to your needs. Whether you have lost your luggage or are in need of an Emergency Medical Evacuation, you will find our service team to be prompt, compassionate, and of the highest professional quality.



Who is the Insurer?

These plans are underwritten by Lloyd's, London, the largest and oldest insurance market in the world, with 317 years of experience insuring individuals and corporations internationally. Rated A (Excellent) by AM Best Company, and A (Strong) by Standard and Poor's, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident and health insurance arena and is well known for its innovative products and services. Presently, Lloyd's provides accident and health insurance to millions of individuals in almost every country of the world.

Which Plan is Right for Me?

If you desire worldwide coverage, including coverage in the US and Canada, the Platinum Plan is right for you. This plan is one of the most comprehensive medical insurance products available, featuring a \$5,000,000 lifetime limit, worldwide medical coverage, Maternity benefits, Mental Health benefits, Wellness benefits and Emergency Medical Evacuation benefits. If you desire worldwide coverage, excluding the US and Canada, the Premier plan will meet your needs.

Am I Eligible for The International Citizen Series?

The International Citizen Series is available to citizens of all countries of the world who are at least age 14 days and not older than age 74. If you are a US citizen, you must reside outside the US or plan to depart the US within 30 days of the effective date. If you are a US citizen, you must also reside outside the US for at least 6 months within each Certificate period. Citizens of other countries may reside anywhere, including their country of citizenship. Optional Term Life Insurance is not available to residents of the US, regardless of your citizenship.

Is Coverage Under The International Citizen Series Renewable?

Yes. The International Citizen Series products are annually renewable. There are no medical questions at renewal. Renewal is only subject to your continued eligibility and timely payment of premiums. Your renewal premium will be the same as all persons of the same Certificate origination year, age and gender. If you purchase coverage before you reach the age of 65, and maintain coverage continuously for 10 years, subject to continued eligibility, you will automatically be eligible to apply for the International Citizen Senior Plan with no medical questions.

How Do I Apply for The International Citizen Series?

Just complete the Application for Insurance and send it to your agent or to MultiNational Underwriters, Inc. with your initial premium payment. Within 5 business days of receipt of your Application, you will be informed as to the acceptance of your Application and your effective date, or of any additional information required to continue the evaluation of your Application. Remember, your Application will become a permanent part of your record and will become a part of your Certificate of Coverage. Answer each question thoroughly and legibly, and attach additional sheets if necessary. If your Application is not accepted, MultiNational Underwriters, Inc. will promptly refund your premium. If your Application is accepted, you will receive a fulfillment kit containing your Certificate of Coverage, an identification card, a claim form, and instructions on how to use your insurance.

How Do I File a Claim?

Filing a claim is easy. Once your Application is accepted, you will receive a kit which contains Claimant's Statement and Authorization forms. Just complete this Claimant's Statement and Authorization form, attach original, itemized bills, and forward them to MultiNational Underwriters, Inc. Be sure to complete your claim form entirely, sign it, and indicate a convenient time and location to contact you in the event questions arise. If you have already paid certain expenses, attach copies of your paid receipts. You will be reimbursed for eligible medical or dental expenses. In many cases, MultiNational Underwriters, Inc. will make payment directly to the hospital or physician that treated you. Remember, you are responsible for the deductible, coinsurance, and any ineligible charges.

Pre-notification

All plans in The International Citizen Series contain pre-notification provisions. Pre-notification simply means that you must contact MultiNational Underwriters, Inc. as soon as possible before a planned hospitalization or surgical procedure, or within 48 hours of an emergency hospital admission, or within the first 90 days of pregnancy. Pre-notification allows us to establish contact and make payment arrangements with your providers, negotiate discounts which will benefit both you and us, pre-arrange future care, and plan for your claim. Pre-notification helps us help you.

International Citizen Senior Plan

Eligibility for the standard International Citizen plans ends at age 75, but for those members who joined before age 65 and have maintained coverage for at least 10 years, the International Citizen Senior Plan is available with no medical questions. The International Citizen Senior Plan offers many of the same great benefits and limits as the standard International Citizen plan. The Senior Plan deductibles available are \$5,000, \$7,500, and \$10,000. On the Senior Platinum plan, the Overall Maximum Limit is reduced to \$1 million. Additionally, the Human Organ Transplant and Emergency Medical Evacuation benefits are deleted. On the Senior Premier plan, the Overall Maximum Limit is reduced to \$250,000 and the Human Organ Transplant benefit is deleted.



What Are the Benefits and Limits?

Benefit	Platinum — for the International Citizen needing worldwide coverage	Premier — for the International Citizen needing coverage outside the US and Canada
Overall Maximum Limit	\$5,000,000 Lifetime	\$1,000,000 Lifetime
Deductibles Available	\$250, \$500, \$1,000, \$2,500 or \$5,000 per Certificate Period	\$250, \$500, \$1,000, \$2,500 or \$5,000 per Certificate Period
Coinsurance – Claims incurred in US or Canada	80% of the next \$5,000 of Eligible Expenses after the Deductible, then 100% to the Overall Maximum Limit. The Coinsurance will be waived if expenses are incurred within the PPO	No coverage in US or Canada
Coinsurance – Claims incurred outside US or Canada	100% of Eligible Expenses after the Deductible to the Overall Maximum Limit	100% of Eligible Medical Expenses after the Deductible to the Overall Maximum Limit
Hospital Room and Board – In US or Canada	Average Semi-private room rate	No coverage in US or Canada
Hospital Room and Board – Outside US or Canada	Average Private room rate	Average Private room rate
Intensive Care Unit – In US or Canada	Usual, Reasonable and Customary	No coverage in US or Canada
Intensive Care Unit – Outside US or Canada	Usual, Reasonable and Customary	Three times the Average Private room rate
Prescription Drugs	Usual, Reasonable and Customary Subject to Deductible and Coinsurance	Usual, Reasonable and Customary Subject to Deductible and Coinsurance
Mental Health Disorders	\$10,000 per Certificate Period, \$25,000 Lifetime Maximum, \$50 Maximum per visit per day for outpatient care (after 12 months of continuous coverage)	\$5,000 per Certificate Period, \$10,000 Lifetime Maximum, \$50 Maximum per visit per day for outpatient care (after 24 months of continuous coverage)
Maternity – Normal Delivery	Same as any other Illness (after 12 months of continuous coverage) including pre-natal, Delivery and post-natal care	\$3,500 per Pregnancy (after 24 months of continuous coverage) including pre-natal, Delivery and post-natal care
Maternity – Complicated Delivery	Same as any other Illness (after 12 months of continuous coverage) including pre-natal, Delivery and post-natal care	\$6,000 per Pregnancy (after 24 months of continuous coverage) including pre-natal, Delivery and post-natal care
Maximum for Maternity	\$50,000 Lifetime	\$10,000 Lifetime
Newborn Care	\$25,000 Maximum Limit for maximum of 31 days	\$5,000 Maximum Limit for maximum of 31 days
Pre-existing Conditions	Same as any other Injury or Illness if disclosed on Application and not excluded or limited by Rider	\$25,000 Lifetime Maximum if disclosed on Application (after 24 months of continuous coverage)
Local Ambulance	Usual, Reasonable and Customary	\$1,000 Lifetime Maximum
Physical Therapy	\$50 Maximum per visit per day	No coverage
Wellness	\$50 per visit (including immunizations), maximum of three visits per year for children under the age of 19 (after 12 months of continuous coverage). \$250 per Certificate Period (after 12 months of continuous coverage) for Members age 35 or older. Not subject to Deductible	No coverage
Human Organ/Tissue Transplants*	Same as any other Illness for Covered Transplants	Same as any other Illness for Covered Transplants
All Other Eligible Expenses	Usual, Reasonable and Customary	Usual, Reasonable and Customary
Emergency Medical Evacuation	\$50,000 Lifetime Maximum	No coverage
Repatriation of Remains	\$25,000 Limit	No coverage
Emergency Reunion	\$10,000 Lifetime Maximum	No coverage
Pre-notification Penalty	50%	50%

*Covered transplants include Heart, Heart/Lung, Lung, Kidney, Kidney/Pancreas, Liver and Allogenic and Autologous Bone Marrow.

Optional Dental Rider

	Certificate Period 1	Certificate Period 2	Certificate Period 3 and after
Preventative Dental Benefits Children age 9 through 16 (after 3 months of continuous coverage)	100%	100%	100%
Basic Dental Benefits (after 6 months of continuous coverage)	50%	65%	80%
Major Dental Benefits (after 6 months of continuous coverage)	30%	40%	50%
Dental Deductible	\$100 per Certificate Period per person	\$100 per Certificate Period per person	\$100 per Certificate Period per person
Maximum Dental Benefits	\$500 per Certificate Period per person	\$750 per Certificate Period per person	\$1,000 per Certificate Period per person

Optional Term Life Insurance and Accidental Death and Dismemberment

(Not Available to Residents of the US, regardless of your Citizenship)

Term Life Insurance

Age	Basic Life Principal Sum	Supplemental Life Principal Sum
19 to 59	\$50,000	\$50,000
60 to 64	\$25,000	\$25,000
65 to 69	\$10,000	Not Available
Dependent Child	\$5,000	Not Available

Accidental Death and Dismemberment

Accidental Death	Principal Sum
Accidental Loss of Two Members	Principal Sum
Accidental Loss of One Member	50% of Principal Sum

“Member” means hand, foot or eye.

The Benefit is based on your age at time of Death or Dismemberment.



What Are the Plan Features?

Pre-existing Conditions:

If you are insured under the Platinum plan, and your pre-existing conditions have been fully disclosed on your Application and not excluded or restricted by a rider or any other provision of your Certificate, your pre-existing conditions are covered the same as any other Illness or Injury as of your effective date. If you are insured under the Premier plan, your pre-existing conditions are covered up to a lifetime limit of \$25,000 after you have been insured continuously for 24 months. Pre-existing conditions include any Injury, Illness or Mental Health disorder that existed at or prior to your initial effective date, including chronic or recurring conditions.

Exclusions and Limitations:

The following charges, treatments, care, services, supplies and/or conditions are excluded from coverage:

- Charges not incurred during the Certificate Period
- Services or treatment payable by another insurance or government
- Substance abuse
- Charges which exceed Usual, Reasonable and Customary
- Investigational or experimental surgeries or treatment
- Custodial, educational or rehabilitative care
- Weight modification
- Cosmetic surgery, unless reconstructive surgery is directly related to a covered Injury or Illness
- Charges for use of Emergency Room for treatment of Illness unless the patient is directly admitted to the Hospital as Inpatient for further treatment of that Illness
- Individuals HIV+ at effective date
- Drugs or treatment for sexual dysfunction
- Drugs or treatment to promote or prevent conception
- Devices or procedures to correct sight or hearing
- Self-inflicted Injury or Illness
- Foot care, unless related to a covered accidental Injury
- Treatment or supplies not ordered by a physician or not medically necessary
- Organ transplants, except for covered transplants
- Speech, acupuncture, occupational or sleep therapy
- Acts of terrorism, war, insurrection, riot or any variation thereof
- Dental treatment, except emergency treatment following a covered accident, or unless Dental Rider is purchased
- Orthodontia (Dental Rider Exclusion)
- Sealants, Bleaching and oral hygiene expenses (Dental Rider Exclusion)

This is a summary of the exclusions contained in the Certificate of Insurance. See the Certificate of Insurance for a complete list of exclusions.

Special Illness Exclusion:

The following conditions which manifest themselves within the first 180 days of coverage are excluded: Any condition of the breast, prostate, the reproductive system, tonsils, adenoids, hemorrhoids, hernia, gallstones, kidney stones, glaucoma, cataracts, disc disease, all types of cysts, and any disorder or disease of the skin.

Wellness:

If you are insured under the Platinum Plan, after 12 months of continuous coverage, you may be eligible for Wellness benefits that are not subject to the deductible. If you are at least 35 years old, you will be entitled to the following Wellness benefit: \$250 per Certificate Period for a routine physical exam, including mammogram and OB/GYN visits for females. If you are under the age of 19, you will be entitled to the following Wellness benefit: \$50 per visit (including immunizations) with a maximum of three visits per Certificate Period.

Emergency Medical Evacuation:

If you are insured under the Platinum Plan, you are covered for Emergency Medical Evacuation to the nearest medical facility qualified to treat your life-threatening condition or potential loss of limb. All Emergency Medical Evacuations must be approved in advance and coordinated by MultiNational Underwriters, Inc. Emergency Medical Evacuations provide you with access to care when you need it most. MultiNational Underwriters, Inc. is available 24 hours a day, 7 days a week, to approve and coordinate Emergency Medical Evacuations.

Emergency Reunion:

In the event of a covered Emergency Medical Evacuation, the Platinum Plan will provide the following benefits: the cost of an economy round-trip air and/or ground transportation ticket for one of your relatives (parent, spouse, sibling or child age 18 or older) for transportation to the area where you are hospitalized following Emergency Medical Evacuation, and reasonable expenses for lodging and meals for your relative for a period not to exceed 15 days.

Repatriation of Remains:

In the event of a covered Injury or Illness resulting in your death, the Platinum Plan will provide the following benefit: air or ground transportation of bodily remains or ashes to the area of your Principal Residence and reasonable cost of preparation of your remains necessary for transportation.

Optional Sports Rider:

The Optional Sports Rider is a must-have addition for your extreme sports lifestyle. Whether your interests include mountaineering, skydiving, or whitewater rafting, electing the Sports Rider option will add coverage up to a lifetime maximum of \$25,000 for these activities excluded by the standard plan. Coverage for contact sports, such as soccer or hockey, is added up to a lifetime maximum of \$5,000. The Sports Rider adds coverage for sports and athletics except those activities engaged in for wage, reward, or profit.

Optional Dental Insurance:

The Optional Dental Rider provides important benefits for families including Preventative care for children and Basic and Major Dental benefits for both children and adults. Preventative benefits include routine oral exams and x-rays, cleaning and fluoride treatments. Basic benefits include Periodontics, Endodontics, Extractions and Fillings. Major benefits include crowns, bridges and dentures. The International Citizen Optional Dental Rider is a must for families as well as individuals. Coverage is provided worldwide at your choice of dentists. The Optional Dental Insurance Rider is available with both the Platinum and Premier plans.

International Citizen Assistance Services:

The following Assistance Services are available to you 24 hours a day, 7 days a week while your International Citizen plan is in effect.



Pre-Trip Health and Safety Advisories (available after your purchase of the International Citizen Series and before your departure) – call us for current passport, visa, inoculation and vaccine requirements, as well as up-to-date travel safety advisories.

Livetravel Services – we will make emergency travel and itinerary changes for you including rebooking flights, hotel reservations and ground transportation arrangements.

BagTrak – we are the industry leaders in tracking lost checked baggage. We will help you locate your lost checked baggage and deliver it to you anywhere in the world.

Emergency Message Relay – we will relay messages to your family, friends and co-workers, helping you to maintain contact during an emergency.

Emergency Cash Transfers – we will assist you in arranging and obtaining cash transfers anywhere in the world.

Other International Citizen Assistance Services include:

- Medical referrals
- Up-to-the-minute travel medical advisories
- Assistance with prescription drug replacement
- Dispatch of a doctor or specialist
- Emergency travel arrangements for family members
- Lost passport or travel documents assistance
- Embassy and consulate referrals
- Legal and accounting referrals
- Bail bond assistance
- Translation and interpretation assistance

International Citizen Assistance Services are not insurance benefits, and provision of any International Citizen Assistance Service is not a guarantee of any other benefit under the International Citizen Series.

Important Instructions For All Applicants

1. Review your answers to each question on this Application for accuracy. Unanswered questions or incomplete information will delay processing.
2. All Applications must be signed and dated. Full details, including treatment dates, name, address and telephone number of attending physician, diagnosis, prognosis and present course of treatment must be provided for all "Yes" answers in Part 2.
3. All family members must apply for the same Plan and Deductible. You must select a Plan and a Deductible in Part 1.
4. Annual premiums may be paid by check, money order or credit card authorization. **MultiNational Underwriters, Inc. will not accept checks or money orders for Monthly, Quarterly, or Semi-annual payment modes. These payment modes are only accepted with pre-authorization to debit your credit card on the due date of your premium.**
5. **If monthly payments are selected, a valid email address must be provided in Part 5 of the Application.** If the credit card declines, MultiNational Underwriters, Inc. will send notification of the credit card declination to this email address. The Applicant will have 7 business days to submit new credit card information to avoid a lapse in coverage. To update and/or change credit card information, please email insurance@mnu.com or visit Client Zone at <https://zone.mnu.com/clientzone>.
6. If you are a US citizen, or if you are in the US now, you must provide your anticipated date of departure from the US and your anticipated length of residence outside the US.
7. If you would like to have your Certificate overnighted to you in the US after approval, add an extra \$20 to your premium. For express delivery of your Certificate to an address outside of the US, please add an extra \$30.
8. Sign the Application in Part 6. If the spouse is applying, the spouse must also sign.
9. Be sure to answer all questions accurately and honestly. Any errors may cause the insurance to be voided.

Mail or fax completed Application to:

American Retired Persons Association
P.O. Box 30306
Phoenix, AZ 85046

Part 1 Failure to provide complete information will delay processing.

	Deductibles	Dental Rider	Term Life	Sports Rider
Platinum	<input type="checkbox"/> \$250 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$500 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Premier	<input type="checkbox"/> \$250 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$500 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Requested Effective Date (must be within 30 days of signature)		Premium (from Part 5): \$		

Note: Include only the family members applying for coverage. Attach additional sheets if necessary. Please print your name as you would like it to appear on your Identification Card.

Name (First name, middle initial, last name)		Date of Birth (mm/dd/yy)	Height	Weight	Citizenship
1. Applicant:	Male <input type="checkbox"/> Female <input type="checkbox"/>	/ /			
2. Spouse:	Male <input type="checkbox"/> Female <input type="checkbox"/>	/ /			
3. Name:	Male <input type="checkbox"/> Female <input type="checkbox"/>	/ /			
4. Name:	Male <input type="checkbox"/> Female <input type="checkbox"/>	/ /			
5. Name:	Male <input type="checkbox"/> Female <input type="checkbox"/>	/ /			

RESIDENT ADDRESS OUTSIDE THE UNITED STATES
(required if US citizen)

MAIL FORWARDING ADDRESS FOR ALL WRITTEN
CORRESPONDENCE (if different from Residence)

Must include Street Address, City, State, Country, and Postal Code:	Must include Street Address, City, State, Country, and Postal Code:
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Your Occupation:	Employer Name:
Date Hired:	Prior Employment (if within 2 years):

Home Telephone Number:	Work Telephone Number:
Fax Number:	Email Address:

If you or any family member are a US citizen or if you are in the US now, the following information is required:	
Date of departure from US:	Length of Residence outside of US:

Part 2

Please answer all questions for all members of the family included in this Application. Provide details to all "Yes" answers in Part 3.	Yes	No
1. Have you ever had an application for health or life insurance voided, declined, cancelled, rescinded or modified (including medical exclusion riders)?		
2. In the last 12 months, have you used tobacco in any form?		
3. In the last 12 months, have you experienced a weight change of 15 pounds or more?		
4. In the last 5 years, have you had any indication, diagnosis or treatment of an alcohol or drug dependency, problem or abuse or any alcohol or drug related arrest?		
5. In the last 5 years, have you consumed alcoholic beverages in excess of 14 drinks per week?		
6. Are you pregnant or do you have an adoption pending?		
7. Do you (not including dependent children) read, write, speak and understand English? If no, what is your primary language?		
8. In the last 12 months, have you taken medication or received medical advice or treatment of any kind?		
Within the last 10 years, have you had any indication, signs, symptoms, diagnosis or treatment of any disease or disorder of:	Yes	No
9. Gallbladder, pancreas or liver?		
10. Skin?		
11. Joints or spine?		
12. Kidney?		
13. Eyes, ears, or nose?		
14. Mouth, throat, or jaw?		
Within the last 10 years, have you had any indication, signs, symptoms, diagnosis or treatment of:	Yes	No
15. High blood pressure?		
16. Chest pain?		
17. Headaches?		
18. Paralysis?		
19. Arthritis?		
20. Convulsions or epilepsy?		
21. Elevated cholesterol?		
22. Sexually transmitted disease?		
23. Cancer?		
24. Diabetes or sugar in the blood or urine?		
25. Stroke?		
26. Acquired Immune Deficiency Syndrome (AIDS) or any HIV-related disease or illness?		
27. Tumor, cyst, polyp, lump or growth of any kind?		
28. Had a complicated pregnancy or delivery?		
29. Tested positive for antibodies to the HIV virus?		
30. Been hospital confined, had surgery or discussed surgery?		
31. Consulted a mental health professional?		
In the last 10 years, have you had any indications, signs, symptoms, diagnosis or treatment of any disease, disorder, or abnormality of the:	Yes	No
32. Heart or circulatory system?		
33. Nervous system?		
34. Digestive system?		
35. Muscular or skeletal system		
36. Respiratory system?		
37. Male or female reproductive system?		
38. Urinary system?		
39. Thyroid, breast, or other glands?		
40. In the last 10 years, have you had any signs, indication, symptoms, diagnosis or treatment of any other disorder, disease, injury or adverse or abnormal test results?		

Part 3

For any question answered "Yes," please state the name of the family member (using the corresponding number from Part 1). Provide details of the condition including: treatment dates, name, address and telephone number of the treating physician, diagnosis, prognosis and present course of treatment. Attach additional pages if necessary. Additional information may be requested.

Individual's Name or Corresponding # from Part 1	Condition / Diagnosis	Dates of Treatment / Prognosis	Type(s) of Treatment and Present Course of Treatment	Physician and/or Facility Name, Address and Phone Number

Part 4

For each family member applying for Term Life Insurance, please complete the following (**Term Life is not available for individuals in the United States**):

	Basic Life	Supplemental Life
Applicant: Beneficiary:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Spouse: Beneficiary:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Dependent Child: Beneficiary:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Not available

Provide full address for each Beneficiary listed above (attach additional sheets if necessary):

I understand Term Life Insurance will not become effective until the date of my departure from the US.

_____ (Applicant initial here) _____ (Spouse initial here) _____ (Initial here for Dependent Children)

Part 5

PREMIUM CALCULATION

Applications without premium will not be processed. We will not accept checks or money orders for Monthly, Quarterly or Semi-Annual payment modes. For Monthly, Quarterly or Semi-Annual payment modes we will only accept a pre-authorized credit card. Either checks or credit cards may be used for Annual payment mode. Please make all checks payable to: MULTINATIONAL UNDERWRITERS, INC.

Please enter premium amounts for the Medical portion (column 1) and any options elected (columns 2 through 4) below. Add the amounts in columns 1 through 4 for each individual and note the totals in column 5.

<p>(1) Medical: Enter the Annual Premium for each family member from the Rate Table for the Plan and Deductible selected.</p> <p>Applicant: \$ _____ Spouse: \$ _____ 1st Child: \$ _____ 2nd Child: \$ _____ 3rd Child: \$ _____</p> <p>Subtotal A: \$ _____</p>	<p>(2) Optional Dental Rider: Enter the Annual Premium for each family member electing the Optional Dental Rider from the Optional Dental Rate Table.</p> <p>Applicant: \$ _____ Spouse: \$ _____ 1st Child: \$ _____ 2nd Child: \$ _____ 3rd Child: \$ _____</p> <p>Subtotal B: \$ _____</p>	<p>(3) Optional Term Life: Enter the Annual Premium for each family member from the Optional Term Life and AD&D Insurance Rate Table.</p> <p>Applicant: \$ _____ Spouse: \$ _____ 1st Child: \$ _____ 2nd Child: \$ _____ 3rd Child: \$ _____</p> <p>Subtotal C: \$ _____</p>	<p>(4) Optional Sports Rider: Enter \$250.00 for each family member electing the Optional Sports Rider.</p> <p>Applicant: \$ _____ Spouse: \$ _____ 1st Child: \$ _____ 2nd Child: \$ _____ 3rd Child: \$ _____</p> <p>Subtotal D: \$ _____</p>	<p>(5) TOTAL: Add the amounts in columns 1-4 and note the total here.</p> <p>Applicant: \$ _____ Spouse: \$ _____ 1st Child: \$ _____ 2nd Child: \$ _____ 3rd Child: \$ _____</p> <p>Total E: \$ _____</p>
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Total First Payment Due

	\$ _____	X	_____	=	\$ _____
	(Total E)		*Modal Factor		
*Modal Factors:	Annual 1.00	Semi-Annual .55	Quarterly .28	Monthly .20	
			Non-refundable Policy Fee		\$ 50.00
			Optional Overnight mailing fee: (\$20 in US, \$30 outside the US)		\$ _____
			Total First Payment Due:		\$ _____

Remaining Payments (For Semi-Annual, Quarterly, or Monthly Payment Modes Only)

	\$ _____	X	_____	=	\$ _____
	(Total E)		*Modal Factor		
*Modal Factors:	Semi-Annual .55	Quarterly .28	Monthly .10		
			Premium Due For Each Additional Installment :		\$ _____

Monthly payments are available only if valid email address is provided: _____
 All correspondence regarding monthly payments will be made via email to this address. For Monthly Payment mode, there will be 10 additional monthly payments after initial payment.

Annual Premium – For Insurance Effective Through 12/31/05

Rate Table - Platinum

Age	\$250 Deductible		\$500 Deductible		\$1,000 Deductible		\$2,500 Deductible		\$5,000 Deductible	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
14 days to 9*	\$ 475	\$ 475	\$ 401	\$ 401	\$ 305	\$ 305	\$ 275	\$ 275	\$ 263	\$ 263
10 to 18*	\$ 500	\$ 500	\$ 420	\$ 420	\$ 325	\$ 325	\$ 294	\$ 294	\$ 282	\$ 282
19-24	\$ 1,169	\$ 1,905	\$ 1,005	\$ 1,796	\$ 781	\$ 1,291	\$ 688	\$ 1,144	\$ 563	\$ 940
25-29	\$ 1,276	\$ 2,110	\$ 1,114	\$ 1,983	\$ 862	\$ 1,428	\$ 758	\$ 1,263	\$ 622	\$ 1,031
30-34	\$ 1,335	\$ 2,359	\$ 1,174	\$ 2,199	\$ 912	\$ 1,638	\$ 808	\$ 1,451	\$ 661	\$ 1,190
35-39	\$ 1,460	\$ 2,595	\$ 1,298	\$ 2,368	\$ 1,003	\$ 1,813	\$ 888	\$ 1,603	\$ 724	\$ 1,285
40-44	\$ 1,633	\$ 2,125	\$ 1,443	\$ 1,898	\$ 1,116	\$ 1,472	\$ 990	\$ 1,308	\$ 805	\$ 1,044
45-49	\$ 1,843	\$ 2,227	\$ 1,641	\$ 2,010	\$ 1,270	\$ 1,561	\$ 1,125	\$ 1,382	\$ 917	\$ 1,064
50-54	\$ 2,240	\$ 2,417	\$ 2,013	\$ 2,197	\$ 1,564	\$ 1,715	\$ 1,424	\$ 1,557	\$ 1,165	\$ 1,271
55-59	\$ 2,800	\$ 2,755	\$ 2,600	\$ 2,527	\$ 2,000	\$ 1,974	\$ 1,786	\$ 1,791	\$ 1,503	\$ 1,463
60-64	\$ 3,960	\$ 3,733	\$ 3,662	\$ 3,435	\$ 3,066	\$ 2,839	\$ 2,798	\$ 2,588	\$ 2,321	\$ 2,053
65-69	\$ 8,180	\$ 7,134	\$ 7,882	\$ 6,835	\$ 7,287	\$ 6,237	\$ 5,666	\$ 4,715	\$ 4,915	\$ 4,150
70	\$ 9,645	\$ 8,339	\$ 9,343	\$ 8,046	\$ 8,739	\$ 7,443	\$ 6,891	\$ 5,594	\$ 5,977	\$ 4,835
71	\$10,097	\$ 8,738	\$ 9,795	\$ 8,438	\$ 9,192	\$ 7,834	\$ 7,257	\$ 5,898	\$ 6,295	\$ 5,098
72	\$10,484	\$ 9,070	\$10,185	\$ 8,771	\$ 9,588	\$ 8,174	\$ 7,573	\$ 6,160	\$ 6,569	\$ 5,324
73	\$10,882	\$ 9,404	\$10,586	\$ 9,108	\$ 9,994	\$ 8,517	\$ 7,900	\$ 6,421	\$ 6,853	\$ 5,550
74	\$11,412	\$ 9,854	\$11,115	\$ 9,558	\$10,524	\$ 8,966	\$ 8,321	\$ 6,762	\$ 7,218	\$ 5,845

*First 2 children age 14 days to 9 are free only when both parents are insured under the Platinum Plan. The Dependent Child rate is only available when parent (guardian) is insured under the Platinum Plan. Dependent children alone must pay the age 19 to 24 Male rate.

Rate Table - Premier

Age	\$250 Deductible		\$500 Deductible		\$1,000 Deductible		\$2,500 Deductible		\$5,000 Deductible	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
14 days to 9*	\$ 326	\$ 326	\$ 280	\$ 280	\$ 218	\$ 218	\$ 190	\$ 190	\$ 174	\$ 174
10 to 18*	\$ 350	\$ 350	\$ 300	\$ 300	\$ 245	\$ 245	\$ 220	\$ 220	\$ 205	\$ 205
19-24	\$ 624	\$ 863	\$ 553	\$ 797	\$ 435	\$ 588	\$ 385	\$ 520	\$ 335	\$ 452
25-29	\$ 687	\$ 950	\$ 621	\$ 883	\$ 481	\$ 650	\$ 424	\$ 575	\$ 369	\$ 500
30-34	\$ 737	\$ 1,050	\$ 654	\$ 966	\$ 508	\$ 728	\$ 450	\$ 645	\$ 391	\$ 561
35-39	\$ 858	\$ 1,183	\$ 722	\$ 1,049	\$ 560	\$ 804	\$ 497	\$ 712	\$ 432	\$ 620
40-44	\$ 953	\$ 1,162	\$ 804	\$ 1,014	\$ 623	\$ 787	\$ 554	\$ 700	\$ 482	\$ 609
45-49	\$ 1,044	\$ 1,271	\$ 890	\$ 1,116	\$ 690	\$ 868	\$ 611	\$ 769	\$ 532	\$ 669
50-54	\$ 1,244	\$ 1,376	\$ 1,083	\$ 1,216	\$ 843	\$ 948	\$ 767	\$ 861	\$ 667	\$ 749
55-59	\$ 1,497	\$ 1,497	\$ 1,330	\$ 1,330	\$ 996	\$ 996	\$ 942	\$ 942	\$ 820	\$ 820
60-64	\$ 2,488	\$ 2,368	\$ 2,196	\$ 2,076	\$ 1,612	\$ 1,492	\$ 1,486	\$ 1,366	\$ 1,293	\$ 1,188
65-69	\$ 4,726	\$ 4,157	\$ 4,434	\$ 3,865	\$ 3,850	\$ 3,281	\$ 3,008	\$ 2,437	\$ 2,617	\$ 2,121
70	\$ 5,753	\$ 5,031	\$ 5,459	\$ 4,735	\$ 4,869	\$ 4,146	\$ 3,100	\$ 2,495	\$ 2,697	\$ 2,170
71	\$ 6,005	\$ 5,248	\$ 5,709	\$ 4,953	\$ 5,120	\$ 4,363	\$ 3,263	\$ 2,506	\$ 2,839	\$ 2,180
72	\$ 6,216	\$ 5,428	\$ 5,924	\$ 5,136	\$ 5,340	\$ 4,552	\$ 3,471	\$ 2,684	\$ 3,020	\$ 2,335
73	\$ 6,433	\$ 5,610	\$ 6,143	\$ 5,320	\$ 5,565	\$ 4,742	\$ 3,686	\$ 2,863	\$ 3,207	\$ 2,491
74	\$ 6,727	\$ 5,861	\$ 6,439	\$ 5,571	\$ 5,861	\$ 4,993	\$ 3,952	\$ 3,085	\$ 3,438	\$ 2,684

*First child age 14 days to 9 is free only when both parents are insured under the Premier Plan. The Dependent Child rate is only available when parent (guardian) is insured under the Premier Plan. Dependent children alone must pay the age 19 to 24 Male rate.

Rate Table – Optional Term Life and AD&D Insurance

Age	Basic Premium	Supplemental Premium
19-29	\$130	\$100
30-39	\$210	\$160
40-44	\$310	\$235
45-49	\$450	\$340
50-54	\$570	\$430
55-59	\$770	\$580
60-64	\$585	\$440
65-69	\$315	Not Available
Dependent Child	\$ 85	Not Available

Rate Table – Optional Dental

US Citizen	\$348.00
All Others	\$492.00

Rate Table – Optional Sports Rider

14 days - 59 years	\$250.00
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MultiNational Accident Plan: Provides high limit coverage for accidents that result in disability or death, including Acts of War and Terrorism.

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