



Global Medical Insurance® - **BRONZE** WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN

All amounts shown are in U.S. dollars. The amount includes the base medical premium and a service fee (\$3 per member per month). Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage. Rates apply to all new business purchased 01/02/2025 or later. IMG reserves the right to issue the most current rates online in the event these expire, are modified, or replaced with a newer version.

Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$559	\$490	\$381	\$331	\$305	\$263
10 to 18*	\$575	\$514	\$422	\$393	\$367	\$319
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.						
19 to 24	\$1,479	\$1,372	\$1,057	\$920	\$730	\$637
25 to 29	\$1,639	\$1,525	\$1,176	\$1,020	\$828	\$683
30 to 34	\$1,813	\$1,642	\$1,267	\$1,107	\$878	\$758
35 to 39	\$2,136	\$1,822	\$1,408	\$1,225	\$992	\$815
40 to 44	\$2,175	\$1,832	\$1,334	\$1,166	\$993	\$877
45 to 49	\$2,408	\$2,011	\$1,557	\$1,353	\$1,083	\$962
50 to 54	\$2,288	\$1,953	\$1,509	\$1,326	\$1,114	\$991
55 to 59	\$2,435	\$2,115	\$1,634	\$1,421	\$1,201	\$1,067
60 to 64	\$3,492	\$3,171	\$2,605	\$2,376	\$1,974	\$1,756
65 to 69	\$7,047	\$6,744	\$6,236	\$4,725	\$4,295	\$3,823
70 to 74	Please contact IMG or your producer for premium information					
Optional Dental & Vision Rider: \$460 annual premium				Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10		



**Except for Global Group, IMG will not accept wires for semi-annual, quarterly, or monthly payment modes. Alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s). Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.





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Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$725	\$623	\$478	\$413	\$372	\$328
10 to 18*	\$741	\$656	\$535	\$492	\$460	\$403
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.						
19 to 24	\$1,944	\$1,805	\$1,385	\$1,199	\$947	\$820
25 to 29	\$2,158	\$2,002	\$1,541	\$1,335	\$1,076	\$882
30 to 34	\$2,388	\$2,159	\$1,664	\$1,451	\$1,142	\$984
35 to 39	\$2,815	\$2,398	\$1,852	\$1,604	\$1,293	\$1,060
40 to 44	\$2,874	\$2,415	\$1,751	\$1,527	\$1,292	\$1,142
45 to 49	\$3,183	\$2,655	\$2,043	\$1,775	\$1,416	\$1,256
50 to 54	\$3,023	\$2,577	\$1,985	\$1,740	\$1,458	\$1,293
55 to 59	\$3,219	\$2,795	\$2,149	\$1,871	\$1,574	\$1,395
60 to 64	\$4,627	\$4,200	\$3,378	\$3,139	\$2,605	\$2,311
65 to 69	\$9,370	\$8,964	\$8,287	\$6,272	\$5,700	\$5,068
70 to 74	Please contact IMG or your producer for premium information					
Optional Dental & Vision Rider: \$570 annual premium				Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10		



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Global Medical Insurance® - SILVER WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN

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Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$776	\$676	\$517	\$455	\$417	\$364
10 to 18*	\$797	\$702	\$581	\$536	\$503	\$436
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.						
19 to 24	\$2,045	\$1,899	\$1,456	\$1,271	\$1,008	\$877
25 to 29	\$2,271	\$2,112	\$1,621	\$1,414	\$1,142	\$941
30 to 34	\$2,506	\$2,271	\$1,756	\$1,528	\$1,212	\$1,049
35 to 39	\$2,959	\$2,521	\$1,951	\$1,693	\$1,369	\$1,127
40 to 44	\$3,013	\$2,533	\$1,844	\$1,612	\$1,371	\$1,214
45 to 49	\$3,336	\$2,784	\$2,156	\$1,872	\$1,496	\$1,331
50 to 54	\$3,169	\$2,704	\$2,089	\$1,838	\$1,540	\$1,368
55 to 59	\$3,370	\$2,927	\$2,264	\$1,969	\$1,661	\$1,477
60 to 64	\$4,839	\$4,394	\$3,611	\$3,291	\$2,733	\$2,433
65 to 69	\$9,773	\$9,350	\$8,646	\$6,550	\$5,955	\$5,296
70 to 74	Please contact IMG or your producer for premium information					
Optional Dental & Vision Rider: \$460 annual premium			Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10			



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AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$1,003	\$868	\$661	\$574	\$517	\$457
10 to 18*	\$1,027	\$908	\$741	\$684	\$641	\$561
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.						
19 to 24	\$2,696	\$2,506	\$1,921	\$1,664	\$1,313	\$1,137
25 to 29	\$2,995	\$2,780	\$2,136	\$1,851	\$1,496	\$1,225
30 to 34	\$3,313	\$2,996	\$2,307	\$2,012	\$1,587	\$1,368
35 to 39	\$3,908	\$3,326	\$2,569	\$2,224	\$1,792	\$1,471
40 to 44	\$3,988	\$3,350	\$2,430	\$2,121	\$1,791	\$1,585
45 to 49	\$4,417	\$3,686	\$2,836	\$2,465	\$1,964	\$1,744
50 to 54	\$4,194	\$3,575	\$2,754	\$2,417	\$2,022	\$1,793
55 to 59	\$4,466	\$3,875	\$2,984	\$2,595	\$2,184	\$1,938
60 to 64	\$6,418	\$5,831	\$4,781	\$4,355	\$3,612	\$3,210
65 to 69	\$13,001	\$12,434	\$11,496	\$8,702	\$7,905	\$7,030
70 to 74	Please contact IMG or your producer for premium information					
Optional Dental & Vision Rider: \$570 annual premium			Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10			



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Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$1,485	\$1,257	\$971	\$867	\$784	\$692	\$624
10 to 18*	\$1,615	\$1,322	\$1,032	\$933	\$840	\$753	\$678
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.							
19 to 24	\$3,491	\$2,907	\$2,254	\$1,986	\$1,627	\$1,243	\$1,118
25 to 29	\$3,684	\$3,169	\$2,455	\$2,164	\$1,774	\$1,355	\$1,220
30 to 34	\$4,295	\$3,573	\$2,778	\$2,440	\$1,999	\$1,530	\$1,377
35 to 39	\$4,809	\$4,003	\$3,106	\$2,737	\$2,239	\$1,712	\$1,542
40 to 44	\$4,940	\$4,116	\$3,191	\$2,811	\$2,302	\$1,759	\$1,585
45 to 49	\$5,699	\$4,744	\$3,680	\$3,241	\$2,653	\$2,030	\$1,828
50 to 54	\$8,868	\$7,815	\$6,783	\$5,972	\$4,888	\$3,738	\$3,364
55 to 59	\$9,203	\$8,948	\$8,039	\$7,076	\$5,792	\$4,425	\$3,984
60 to 64	\$11,139	\$10,813	\$9,649	\$8,493	\$6,952	\$5,310	\$4,781
65 to 69	\$24,348	\$23,390	\$22,459	\$18,640	\$13,927	\$12,357	\$11,124
70 to 74	Please contact IMG or your producer for premium information						
Optional Dental & Vision Rider: \$460 annual premium				Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10			



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Deductibles	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$1,947	\$1,634	\$1,240	\$1,123	\$1,000	\$863	\$774
10 to 18*	\$2,113	\$1,720	\$1,323	\$1,206	\$1,064	\$965	\$867
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.							
19 to 24	\$4,613	\$3,830	\$2,964	\$2,603	\$2,129	\$1,619	\$1,455
25 to 29	\$4,869	\$4,183	\$3,237	\$2,842	\$2,322	\$1,769	\$1,588
30 to 34	\$5,684	\$4,726	\$3,658	\$3,214	\$2,625	\$1,996	\$1,794
35 to 39	\$6,368	\$5,294	\$4,099	\$3,602	\$2,946	\$2,243	\$2,014
40 to 44	\$6,547	\$5,446	\$4,215	\$3,706	\$3,027	\$2,305	\$2,072
45 to 49	\$7,555	\$6,281	\$4,862	\$4,279	\$3,494	\$2,664	\$2,393
50 to 54	\$10,540	\$10,136	\$9,005	\$7,921	\$6,479	\$4,941	\$4,446
55 to 59	\$12,229	\$11,887	\$10,676	\$9,394	\$7,680	\$5,861	\$5,270
60 to 64	\$14,812	\$14,374	\$12,825	\$11,282	\$9,226	\$7,040	\$6,333
65 to 69	\$32,420	\$31,140	\$29,906	\$24,818	\$18,530	\$16,437	\$14,787
70 to 74	Please contact IMG or your producer for premium information						
Optional Dental & Vision Rider: \$570 annual premium				Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10			



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Deductibles	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$3,031	\$2,744	\$2,480	\$2,145	\$2,034	\$1,933	\$1,851	\$1,654
10 to 18*	\$3,187	\$2,889	\$2,557	\$2,222	\$2,111	\$2,000	\$1,907	\$1,705
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.								
19 to 24	\$6,226	\$5,639	\$5,217	\$4,033	\$3,635	\$2,995	\$2,570	\$2,299
25 to 29	\$7,248	\$6,628	\$5,608	\$4,611	\$4,155	\$3,592	\$3,033	\$2,720
30 to 34	\$7,959	\$7,204	\$6,563	\$5,156	\$4,649	\$4,051	\$3,219	\$2,885
35 to 39	\$8,624	\$7,808	\$7,006	\$5,589	\$5,039	\$4,391	\$3,341	\$2,997
40 to 44	\$9,741	\$8,824	\$7,872	\$6,324	\$5,704	\$4,971	\$3,874	\$3,473
45 to 49	\$9,298	\$8,433	\$7,289	\$6,056	\$5,471	\$4,763	\$3,713	\$3,330
50 to 54	\$19,258	\$17,509	\$16,699	\$13,338	\$12,067	\$10,515	\$8,437	\$7,581
55 to 59	\$25,648	\$23,335	\$21,421	\$17,113	\$15,487	\$13,497	\$10,568	\$9,502
60 to 64	\$27,752	\$25,269	\$23,314	\$19,666	\$17,800	\$15,513	\$12,569	\$11,302
65 to 69	\$53,839	\$49,046	\$47,120	\$43,451	\$34,790	\$30,249	\$25,273	\$22,734
70 to 74	Please contact IMG or your producer for premium information							
Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10								



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Deductibles	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
AGE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE	COMPOSITE RATE
0 to 9*	\$3,617	\$3,279	\$2,923	\$2,470	\$2,331	\$2,196	\$2,082	\$1,859
10 to 18*	\$3,835	\$3,472	\$3,024	\$2,574	\$2,427	\$2,284	\$2,159	\$1,928
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the 19 to 24 composite rates.								
19 to 24	\$7,670	\$6,947	\$6,427	\$4,966	\$4,478	\$3,686	\$3,162	\$2,833
25 to 29	\$8,943	\$8,095	\$7,528	\$5,787	\$5,214	\$4,542	\$3,524	\$3,159
30 to 34	\$9,879	\$8,946	\$8,148	\$6,400	\$5,770	\$5,028	\$3,995	\$3,579
35 to 39	\$10,776	\$9,757	\$8,757	\$6,983	\$6,297	\$5,487	\$4,174	\$3,741
40 to 44	\$12,326	\$11,168	\$9,966	\$8,002	\$7,219	\$6,292	\$4,900	\$4,396
45 to 49	\$11,766	\$10,673	\$9,225	\$7,666	\$6,924	\$6,026	\$4,697	\$4,214
50 to 54	\$24,690	\$22,449	\$21,410	\$17,098	\$15,472	\$13,481	\$10,816	\$9,721
55 to 59	\$33,010	\$30,032	\$27,566	\$22,026	\$19,933	\$17,370	\$13,602	\$12,227
60 to 64	\$36,044	\$32,818	\$30,279	\$25,542	\$23,118	\$20,147	\$16,325	\$14,677
65 to 69	\$70,843	\$64,538	\$62,002	\$57,175	\$45,780	\$39,805	\$33,257	\$29,917
70 to 74	Please contact IMG or your producer for premium information							
Modal Payment Factors** Annual 1.00 Semi-Annual .55 Quarterly .28 Monthly .10								

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