



Welcome to our world



P R E M I E R

Perfectly designed healthplans with
Medical Concierge Services

2009/2010

Our world is your world

Now there's a health plan that can keep up with your lifestyle. When you're overseas you don't want to spend time worrying about health insurance. But living in a foreign country puts a whole different set of demands on your health plan. You need reliably comprehensive cover that offers complete protection for unforeseen health issues that can arise. Premier Personal Health from Integra Global makes you feel secure while abroad and provides you with excellent cover when you're at home. It's a plan that fits with your international lifestyle. Integra Global delivers the care when and where you need it. Visit our website at

www.integraglobal.com

The best care
when you
need it most



A health plan that gives you more

Access and assurance: Premier Personal Health is one of the few international health plans where you won't find any specific limits on physician office visits, prescription drugs or chronic conditions. Simply presenting your membership card gives you access to some of the leading medical providers through our renowned UnitedHealthcare network¹, and ensures all charges and claims are managed automatically.

Premier's Medical Concierge Services give you access to world renowned specialists, Best Possible Outcome Program (in the case of critical illness), assured access for emergencies to screened blood through our Blood Care Program, and provide travel for family emergencies.

¹ In order to have access to US medical care and to the UnitedHealthcare network, you must have cover that includes North America.

All these benefits included in your Premier Personal Health plan

In-patient and out-patient

24/7 medical hotline

Specialist fees

Prescriptions

Full chronic conditions cover

Full medical evacuation

Direct billing arrangements with overseas hospitals and clinics

Claims filing and pre-certification taken care of for you

Pre-planning of medical support in remote areas

Emergency medication, blood and vaccine transfers

Translation services

Medically supervised repatriation

Medical Concierge Services



Premier Personal Health brings medical excellence to your door overseas

We've redefined portability

Premier Personal Health provides you with more protection, more flexibility and more convenience - wherever you are.

Your medical and insurance records are truly portable with the Integra Global electronic health records account, powered by Zaptag. This health records account allows you to keep all your medical records in one secure place, uploaded securely on one portable medical card. All your cover details, including important contact details, your insurance certificate, a copy of your membership card and plan details, are stored as well. It is a lifeline particularly for expatriates and their families when travelling away from their home medical environment and for medical staff to check critical medical information in the event of a medical emergency.

Juggling between two or three different countries and the multiple ways of practicing health demands specialized services. Integra Global meets these demands with a comprehensive health plan that gives you access to centers of medical excellence around the world - and all at the touch of a button at www.integraglobal.com. Make Premier Personal Health part of your lifestyle.



The benefits of your portable Integra Global medical and insurance card

You're in control of your own medical history - organize and manage your records in a secure environment

Critical information is available to medical personnel quickly and simply, wherever you are in the world

Your Personal Health plan information is uploaded to your medical records account, giving you and your medical providers complete details of your health coverage

When visiting a new practice your records are immediately available - no waiting to have them transferred from your previous clinic

You're in safe hands with IntegraGlobal

The freedom you deserve

Premier Personal Health allows you complete freedom of choice for doctors, specialists and hospital providers - worldwide.

We keep it simple by offering two regions of cover:

- Worldwide including access to medical care in US and Canada
- Worldwide excluding the US and Canada

With access to US and Canada medical care you're covered up to 180 days out of any 12 month period inside the U.S.; plus you have direct access to any facility in the UnitedHealthcare network. Just show your medical ID card and claims filing, billing and pre-certification is done for you within our network. There's also the option of going outside the network if you wish, for which you are asked to share the costs.

Should you plan to return to the US on a permanent basis, Personal Health provides you with a 12 month continuation bridge cover - the only feature of its kind for US expats.^{2 and 3}

² In order to be eligible for bridge cover you must activate bridge cover prior to your arrival in the US, and must be currently enrolled in Plan 1. Premiums are 185% of our published rates.

³ Bridge cover is available to our Plan 1 members only. Bridge cover allows you to return to the US on a permanent basis with cover for up to 12 months at a premium of 185% of our published rates.



Coverage and quality you can count on

Premier Personal Health uses UnitedHealthcare as its Preferred Provider Organization Network in the U.S. This nationwide network includes 650,000 physicians and health care professionals and 5,200 hospitals. UnitedHealthcare's pharmaceutical management programs provide more affordable access to drugs for 13 million people.

2009 US News & World Report rated the top hospitals in America. Twenty-one hospitals received the top distinction (top 0.4%) making their 'Honor Role'. 16 out of these top 21 US hospitals are in the UnitedHealthcare network, and accessible to Integra Global members enrolled with access to U.S. and Canada cover (Plan 1). These are listed below:

Cleveland Clinic - Cleveland, OH

Massachusetts General Hospital - Boston, MA

New York-Presbyterian Univ. Hosp. of Columbia and Cornell - New York, NY

University of California, San Francisco Medical Center - San Francisco, CA

Hospital of the Univ. of Pennsylvania - Philadelphia, PA

Barnes-Jewish Hospital/Wash. Univ - St. Louis, MO

Brigham and Women's Hospital - Boston, MA

Duke University Medical Center - Durham, NC

Univ. of Washington Medical Center - Seattle, WA

Stanford Hospital and Clinics - Stanford, CA

Vanderbilt Univ. Medical Center - Nashville, TN

NYU Medical Center - New York, NY

Yale-New Haven Hospital - New Haven, CN

Mount Sinai Medical Center - New York, NY

Methodist Hospital - Houston, TX

Ohio State University Hospital - Columbus, OH

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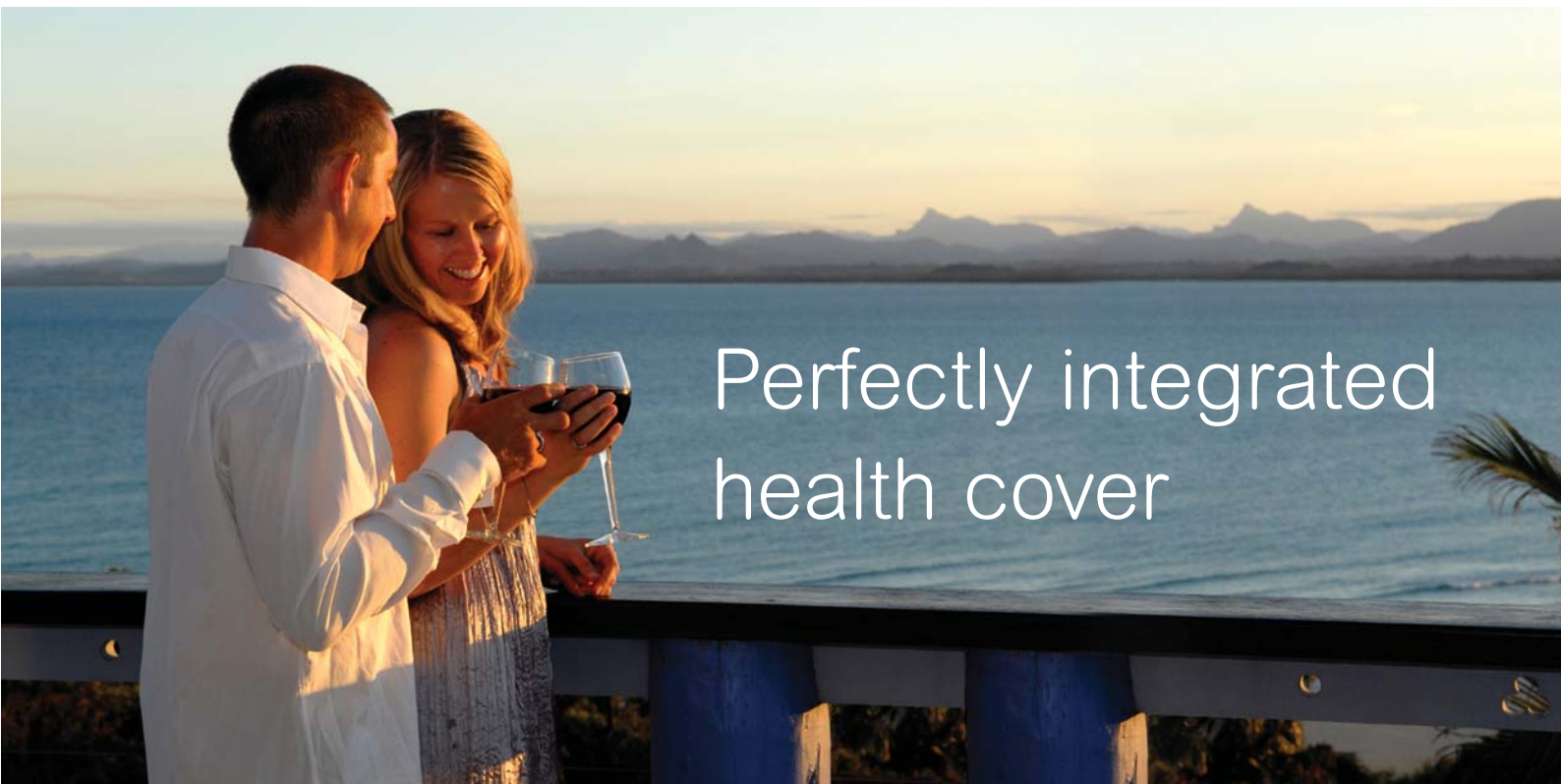
Perfect by design

We've designed Premier Personal Health specifically to your international lifestyle. It delivers superlative benefits and gives you access to the best care worldwide.

Our medical concierge services take away the anxiety of living overseas. With our Best Possible Outcome Program we give you access to some of the world's best specialists in case of a serious illness. And, if you are frequently in exotic areas of the world you will not want to be without our Blood Care Program which delivers screened blood, in an emergency, to Premier members in any part of the world.

Premier's health records account and portable medical card allow for you to easily manage your health and insurance records in one secure place. By putting your Premier Medical Card in your wallet you always have secure access to your health records and to your insurance documents. In a medical emergency this could be a life-saver. And on a day to day basis your Premier Medical Card is a great time-saver. It keeps everything for you organized and in one secure place.

Unmatched Wellness Benefits: Premier doesn't just offer routine exams, health check-ups, and immunizations but an advanced health screening program based on your age. No other international plan offers such in-depth health screening as a standard benefit. Routine dental and vision benefits round out an international health plan that seeks to offer you the perfect health plan.



Perfectly integrated
health cover

Schedule of Benefits

After satisfaction of the annual deductible, the Premier Personal Health plan underwritten by LAMP Insurance Company Limited will pay the benefits set forth in this section at the percentage payable of the allowable charge. Once the coinsurance requirement has been met, benefits are payable at 100% of the allowable charge for the remainder of the Policy Year unless otherwise stated in your individual health insurance plan.

	In North America Plan 1 members only PPO	In North America Plan 1 members only Non PPO No OOP max. applies	Outside of North America Plan 1 & Plan 2
Hospital Inpatient & Surgery Accommodation: Hospital's average private charge per day of confinement	100%	80%	100%
Intensive Care Unit	100%	80%	100%
Inpatient ancillary services** **Blood transfusions, plasma - \$10,000 per person per policy year	100%	80%	100%
Physician Office Visits & Specialist Fees	100%	80%	100%
Outpatient Surgery	100%	80%	100%
Emergency Room	100%	80%	100%
Diagnostic and Therapeutic Services (Outpatient)*** ***Physical Therapy Per visit limit US\$ 75 policy year max 50 visits ***Occupational therapy Per visit limit US\$ 75 policy year max 50 visits	100%	80%	100%
Other Medical expenses	100%	80%	100%
Maternity Expense (12 month waiting period) Normal delivery limited to \$20,000 per pregnancy. Treated the same as any other condition for Insured and eligible dependents. This benefit does not extend to dependent children. Caesarean Section and Complications of Pregnancy limited to \$30,000 per pregnancy. Routine Nursery, as any other treatment including accommodation, physician charges and circumcision for males prior to discharge.	100%	80%	100%

In North America Plan 1 members only PPO	In North America Plan 1 members only Non PPO No OOP max. applies	Outside of North America Plan 1 & Plan 2
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New-Born Cover

Including Premature Births, Congenital Conditions and Birth AnomaliesLife Time Maximum: US \$30,000

100%	80%	100%
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Prescription Program

In PPO no deductible applies brand name drugs at 90% and generic drugs at 100%. Out of network (in USA only) deductible applies and no out-of-pocket limit applies. Overseas deductible applies.

90/100%	80%*	100%
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Mental Health Benefits

(Inpatient & Outpatient)

Lifetime Maximum - US \$25,000.

Lifetime Mental Illness, Maximum Per Insured (In-Hospital)* 60 days.

Lifetime Mental Illness, Maximum Per Insured (Out-of-Hospital)* 80 visits.

Policy Year Mental Illness, Maximum (Out-of-Hospital)* 15 visits - US \$2,500 per year

*Does not count towards Out-Of-Pocket Maximum

100%	80%	100%
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Out of Pocket Limits per Policy Year

Individual US \$1,000. Family US \$3,000. Applicable to in-PPO network treatment only. There is no Out-of-Pocket limit for treatment out of PPO network in North America.

Transplant Procedures

Lifetime maximum of US \$500,000 (Tissue Transplant: Lifetime maximum of US\$250,000) Only available through the Managed Transplant Program.

Transplant must be pre-certified and approved by LAMP Insurance Company Limited. Failure to comply will result in treatment not being covered by your individual or group health insurance policy.

Dental Care

Class I Expenses: Diagnostic - General; Preventive - 100%. Subject to Policy Year Maximum of \$1,500. Other than the above referenced Dental benefits, Dental Care is limited to accidental injury of sound, natural teeth, sustained while covered under the plan (see Dental Option for additional optional cover beyond our regular international health insurance policies).

Accidental Death and Dismemberment (AD&D) Cover

In the event of an Accidental Death or Dismemberment of the Primary Insured Person the Insurer pays a lump sum benefit equal to \$100,000 subject to a Maximum benefit multiplied by a percentage as shown in the AD&D Option on the following page. Additional benefits can be purchased per rate schedule. Benefits cannot exceed 2 times salary.

Travel for family emergency

In the event that a close relative living abroad suffers a serious accident, illness or passes away, the Insurer will pay up to \$5,000 per Policy Year towards the cost of travel for an unscheduled journey to visit them in the country the relative resides.

Preventive Care/Wellness Benefits

(Subject to Policy Year Maximums with no deductible)

6 Month Waiting Period for both Adults and Children – this does not apply if premium is paid annually.

Child Immunizations & Routine Medical Exams

100% coinsurance not subject to deductible for children from birth to age 18 for immunization against diphtheria, hepatitis B, measles, mumps, pertussis, polio, rubella, tetanus, varicella, haemophilias, influenza B, and hepatitis A, up to the dollar limits indicated.

Child Preventive Care Services

100% coinsurance not subject to deductible.

Services include: health history, physical examinations, development assessments, anticipatory guidance, appropriate immunizations and laboratory tests.

Child Preventive Care is subject to the following limitations:

Policy Year Max.

Child - Birth to age 12 months US \$500

Child -13 months through age 17 US \$300

Child - Age 18 to 23 (only if full time student) US \$300

Adult Routine Physical Exams

100% coinsurance not subject to the deductible for charges made for or in connection with the overall health and well being for Insureds and Spouses or Domestic Partners age 18 years and over.
Policy Year Maximum US\$ 750.

Papanicolaou Screening Test

Treated like any other illness but not subject to deductible. Up to one test per policy year for all eligible females.

Prostate Cancer Screening

Treated like any other illness but not subject deductible. One test per policy year for males age 50 or over.

Mammograms

Treated like any other illness not subject to deductible per the following schedule:

Ages 35-39 one baseline exam.

Ages 40-49 one exam every one or two years for asymptomatic women, but no sooner than two years after a woman's baseline.

Age 50 & over one exam annually.

Any Age whenever prescribed by a physician.

Advanced Health Screening Program

(12 month waiting period): Treated like any other illness but not subject to deductible per following schedule:

Ages 40-50: one high level physical examination every 3 years. Policy Year Maximum US\$1,000.

Ages 50+: one high level physical examination every 3 years. Policy Year Maximum US\$1,500.

Vision Care Cover - 6 Month Waiting Period

Percentage of Reasonable and Customary Cost: 100%

During a 24-Month period Maximum Benefit Per Insured: US \$300

Medical Evacuation and Assistance

Insured and Insured Dependents: 100%

Other Medical Benefits

Complimentary Medicine

As any other benefit up to \$1,500 per Policy Year

HIV/Aids Treatment

Lifetime Maximum: US \$25,000

Private Duty Nursing

Lifetime maximum US \$15,000. Per Policy Year 240 hours
Benefit payable at 100%

Skilled Nursing Facility

As any other treatment up to a US \$15,000 Lifetime Maximum

Home Health Care

As any other treatment up to a US \$15,000 Lifetime Maximum

Chiropractic Services

As any other treatment up to a US\$ 1,500 Policy Year Maximum
Referral letter required from medical physician

Durable Medical Equipment

As any other treatment up to a US \$20,000 Lifetime Maximum

Hospice Care Services

As any other treatment up to a US \$20,000 Lifetime Maximum

TMJ Treatment

As any other treatment US \$2,000 Lifetime Maximum

Medical Concierge Benefits

Complimentary access to the following exclusive services is available as a benefit to Premier Health Plan members

Best Outcome Health Program (in partnership with Preferred Group Health, a global patient organisation)

A dedicated Diagnosis Verification and Treatment Planning care management programme. In the event that you are diagnosed with a specified critical illness, the programme provides access to an appropriate specialist from a top rated US hospital who will remotely review your medical reports to confirm your diagnosis and advise, in conjunction with your treating physician on your treatment options, to provide the best outcome.

Premier Personal Health Record Storage (in partnership with, and powered by Zaptag)

A secure means of storing and managing your Premier Personal Health information. A personal Medical Card, combining a portable USB device with an online medical records storage facility, which provides the capability for individuals to take ownership of and build their complete medical history and records. The Premier Personal Health management portal empowers individuals to securely control and access their medical and health insurance information, from any computer, anywhere in the world. A lifeline particularly for expatriates and their families when travelling away from their home medical environment and for medical staff to check critical medical information in the event of a medical emergency.

Blood Care Program (in partnership with the Blood Care Foundation, a charitable, not-for-profit organization)

A blood care program which delivers screened blood, in an emergency, to its members in any part of the world. The Foundation operates a alarm centres and a global network of blood banks, which work to internationally approved standards. The service provides peace of mind to expatriates and their families, that in the event of a medical emergency, particularly in developing countries, where a blood transfusion may be required, screened blood, resuscitation fluids, and sterile transfusion equipment are always only a phone call away.

Policy Limitations & Exclusions

Pre-Existing Condition Limitation (Applies to Medical coverage Only)
Pre-Existing conditions are covered after a 12 month waiting period. Thereafter, at US \$5,000 Annual Maximum and US \$50,000 Lifetime Maximum unless otherwise stated.

New-Born Cover, Premature Births Congenital conditions and birth anomalies: Lifetime Maximum \$30,000

Infertility: Procedures directly related to diagnosis are covered. Treatment, prescription drugs, and or other methods to bypass (i.e. In-vitro) are not covered.

Expenses for oral contraceptives and contraceptive devices are excluded.

Expenses for prenatal vitamins, and smoking cessation products are excluded.

Over the counter medications are excluded.

Plan 2 does not include any cover for North America (USA and Canada)

Overall Lifetime Maximum Per Insured: US \$3,000,000

Annual Maximum Per Insured: US \$2,000,000

Plan Features

Individual Deductible

\$50

Family Deductible

\$150

Class II Expenses

90%

Restorative (Basic), Endodontics, Periodontics
Prosthodontics - Removable (Maintenance), Fixed Bridge (Maint.)
Oral Surgery

Class III Expenses

60%

Restorative (Major) Prosthodontics - Removable (Installation),
Fixed Bridge (Inst.)

Orthodontic and Class III services are available after 6 months of continuous enrolment in the Dental Plan.

Orthodontic services are only available for children under 18 years of age.

Policy Year Maximum

\$3,000

Orthodontic Lifetime Maximum

\$2,500

Dental Premiums

	Quarterly Plan Rate	Semi-Annual Plan Rate	Annual Plan Rate
Primary	\$94.00	\$180.00	\$342.00
Primary+1	\$204.00	\$389.00	\$740.00
Family	\$278.00	\$530.00	\$1,010.00
Primary+Child	\$175.00	\$333.00	\$635.00

Accidental Death and Dismemberment (AD&D) Option

In the event of an Accidental Death or Dismemberment of the Primary Insured the Insurer pays a lump sum benefit equal to the Principal Sum subject to a Maximum benefit multiplied by a percentage as shown below.

loss of life	100%
loss of sight of both eyes	100%
loss of both hands or arms	100%
loss of both feet or both legs	100%
loss of one arm and one leg	100%
loss of sight of one eye	50%
loss of one foot or one leg	50%
loss of one hand or arm	50%

AD&D Benefits and Rates

Benefit	Quarterly Plan Rate	Semi-Annual Plan Rate	Annual Plan Rate
\$25,000	\$7.00	\$13.00	\$24.00
\$50,000	\$13.00	\$25.00	\$48.00
\$100,000	\$26.00	\$50.00	\$96.00
\$150,000	\$40.00	\$76.00	\$144.00
\$250,000	\$66.00	\$126.00	\$240.00

N.B. benefits cannot exceed 2 times annual salary.

		17-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
Plan 1a \$100 Deductible	Male	2,285	2,285	2,379	2,870	3,455	4,417	6,511	9,397	12,793	19,434
	Female	4,719	4,719	5,586	5,605	6,530	6,530	7,303	9,341	10,869	13,944
	Child	1,264	1,264	1,264	1,264	1,264	1,264	1,264	1,264	1,264	1,264
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1b \$200 deductible	Male	2,176	2,176	2,266	2,733	3,290	4,206	6,201	8,950	12,184	18,509
	Female	4,494	4,494	5,320	5,338	6,219	6,219	6,955	8,896	10,351	13,280
	Child	1,204	1,204	1,204	1,204	1,204	1,204	1,204	1,204	1,204	1,204
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1c \$500 deductible	Male	2,052	2,052	2,137	2,577	3,103	3,967	5,847	8,440	11,490	17,454
	Female	4,238	4,238	5,017	5,034	5,864	5,864	6,559	8,389	9,761	12,523
	Child	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1d \$1,000 deductible	Male	1,876	1,876	1,953	2,356	2,836	3,626	5,345	7,715	10,503	15,954
	Female	3,874	3,874	4,586	4,602	5,361	5,361	5,996	7,668	8,923	11,447
	Child	1,038	1,038	1,038	1,038	1,038	1,038	1,038	1,038	1,038	1,038
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1e \$5,000 deductible	Male	1,449	1,449	1,509	1,820	2,191	2,801	4,130	5,961	8,115	12,327
	Female	2,993	2,993	3,543	3,555	4,142	4,142	4,632	5,925	6,894	8,845
	Child	802	802	802	802	802	802	802	802	802	802
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2a \$100 deductible	Male	1,469	1,469	1,529	1,845	2,221	2,839	4,186	6,041	8,224	12,493
	Female	3,033	3,033	3,591	3,603	4,198	4,198	4,695	6,005	6,987	8,964
	Child	813	813	813	813	813	813	813	813	813	813
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2b \$200 deductible	Male	1,399	1,399	1,457	1,757	2,116	2,705	3,987	5,755	7,834	11,901
	Female	2,890	2,890	3,421	3,433	3,999	3,999	4,472	5,720	6,656	8,539
	Child	774	774	774	774	774	774	774	774	774	774
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2c \$500 deductible	Male	1,308	1,308	1,362	1,643	1,977	2,528	3,727	5,379	7,323	11,124
	Female	2,701	2,701	3,198	3,208	3,737	3,737	4,180	5,346	6,221	7,981
	Child	724	724	724	724	724	724	724	724	724	724
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2d \$1,000 deductible	Male	1,203	1,203	1,253	1,511	1,819	2,326	3,429	4,949	6,738	10,235
	Female	2,485	2,485	2,942	2,952	3,439	3,439	3,846	4,919	5,724	7,344
	Child	666	666	666	666	666	666	666	666	666	666
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2e \$5,000 deductible	Male	925	925	963	1,162	1,398	1,788	2,635	3,804	5,178	7,866
	Female	1,910	1,910	2,261	2,269	2,643	2,643	2,956	3,781	4,399	5,644
	Child	512	512	512	512	512	512	512	512	512	512
	4th child	0	0	0	0	0	0	0	0	0	0

Plan 1 - Worldwide Health Cover
including access to US and
Canada medical care

Plan 2 - Worldwide Health Cover
but excluding access to US and
Canada medical care

		17-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
Plan 1a \$100 Deductible	Male	1,200	1,200	1,249	1,507	1,814	2,319	3,418	4,934	6,716	10,203
	Female	2,477	2,477	2,933	2,943	3,428	3,428	3,834	4,904	5,706	7,321
	Child	664	664	664	664	664	664	664	664	664	664
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1b \$200 deductible	Male	1,142	1,142	1,190	1,435	1,727	2,208	3,255	4,699	6,397	9,717
	Female	2,359	2,359	2,793	2,803	3,265	3,265	3,652	4,670	5,434	6,972
	Child	632	632	632	632	632	632	632	632	632	632
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1c \$500 deductible	Male	1,077	1,077	1,122	1,353	1,629	2,082	3,070	4,431	6,032	9,163
	Female	2,225	2,225	2,634	2,643	3,079	3,079	3,443	4,404	5,125	6,575
	Child	596	596	596	596	596	596	596	596	596	596
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1d \$1,000 deductible	Male	985	985	1,025	1,237	1,489	1,904	2,806	4,050	5,514	8,376
	Female	2,034	2,034	2,408	2,416	2,814	2,814	3,148	4,026	4,684	6,010
	Child	545	545	545	545	545	545	545	545	545	545
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1e \$5,000 deductible	Male	761	761	792	956	1,150	1,471	2,168	3,129	4,260	6,472
	Female	1,571	1,571	1,860	1,867	2,174	2,174	2,432	3,110	3,619	4,643
	Child	421	421	421	421	421	421	421	421	421	421
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2a \$100 deductible	Male	771	771	803	969	1,166	1,491	2,197	3,172	4,318	6,559
	Female	1,593	1,593	1,885	1,892	2,204	2,204	2,465	3,153	3,668	4,706
	Child	427	427	427	427	427	427	427	427	427	427
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2b \$200 deductible	Male	735	735	765	923	1,111	1,420	2,093	3,021	4,113	6,248
	Female	1,517	1,517	1,796	1,802	2,099	2,099	2,348	3,003	3,494	4,483
	Child	406	406	406	406	406	406	406	406	406	406
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2c \$500 deductible	Male	687	687	715	862	1,038	1,327	1,957	2,824	3,844	5,840
	Female	1,418	1,418	1,679	1,684	1,962	1,962	2,195	2,807	3,266	4,190
	Child	380	380	380	380	380	380	380	380	380	380
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2d \$1,000 deductible	Male	632	632	658	793	955	1,221	1,800	2,598	3,537	5,374
	Female	1,305	1,305	1,545	1,550	1,805	1,805	2,019	2,583	3,005	3,856
	Child	350	350	350	350	350	350	350	350	350	350
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2e \$5,000 deductible	Male	486	486	506	610	734	939	1,384	1,997	2,719	4,130
	Female	1,003	1,003	1,187	1,191	1,388	1,388	1,552	1,985	2,310	2,963
	Child	269	269	269	269	269	269	269	269	269	269
	4th child	0	0	0	0	0	0	0	0	0	0

Plan 1 - Worldwide Health
Cover including access to US
and Canada medical care

Plan 2 - Worldwide Health
Cover but excluding access to
US and Canada medical care

		17-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
Plan 1a \$100 Deductible	Male	628	628	654	789	950	1,215	1,790	2,584	3,518	5,344
	Female	1,298	1,298	1,536	1,541	1,796	1,796	2,008	2,569	2,989	3,835
	Child	348	348	348	348	348	348	348	348	348	348
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1b \$200 deductible	Male	598	598	623	752	905	1,157	1,705	2,461	3,351	5,090
	Female	1,236	1,236	1,463	1,468	1,710	1,710	1,913	2,446	2,847	3,652
	Child	331	331	331	331	331	331	331	331	331	331
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1c \$500 deductible	Male	564	564	588	709	853	1,091	1,608	2,321	3,160	4,800
	Female	1,165	1,165	1,380	1,384	1,613	1,613	1,804	2,307	2,684	3,444
	Child	312	312	312	312	312	312	312	312	312	312
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1d \$1,000 deductible	Male	516	516	537	648	780	997	1,470	2,122	2,888	4,387
	Female	1,065	1,065	1,261	1,265	1,474	1,474	1,649	2,109	2,454	3,148
	Child	285	285	285	285	285	285	285	285	285	285
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1e \$5,000 deductible	Male	399	399	415	501	603	770	1,136	1,639	2,232	3,390
	Female	823	823	974	978	1,139	1,139	1,274	1,629	1,896	2,432
	Child	221	221	221	221	221	221	221	221	221	221
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2a \$100 deductible	Male	404	404	421	507	611	781	1,151	1,661	2,262	3,436
	Female	834	834	988	991	1,154	1,154	1,291	1,651	1,921	2,465
	Child	223	223	223	223	223	223	223	223	223	223
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2b \$200 deductible	Male	385	385	401	483	582	744	1,096	1,583	2,154	3,273
	Female	795	795	941	944	1,100	1,100	1,230	1,573	1,830	2,348
	Child	213	213	213	213	213	213	213	213	213	213
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2c \$500 deductible	Male	360	360	374	452	544	695	1,025	1,479	2,014	3,059
	Female	743	743	879	882	1,028	1,028	1,150	1,470	1,711	2,195
	Child	199	199	199	199	199	199	199	199	199	199
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2d \$1,000 deductible	Male	331	331	345	416	500	640	943	1,361	1,853	2,815
	Female	683	683	809	812	946	946	1,058	1,353	1,574	2,020
	Child	183	183	183	183	183	183	183	183	183	183
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2e \$5,000 deductible	Male	254	254	265	319	385	492	725	1,046	1,424	2,163
	Female	525	525	622	624	727	727	813	1,040	1,210	1,552
	Child	141	141	141	141	141	141	141	141	141	141
	4th child	0	0	0	0	0	0	0	0	0	0

Plan 1 - Worldwide Health
Cover including access to US
and Canada medical care

Plan 2 - Worldwide Health
Cover but excluding access to
US and Canada medical care



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