



MHG'S RANGE OF MARINE INSURANCE PRODUCTS INCLUDES:

Global Crew Medical InsuranceSM

Annually renewable, worldwide medical cover for professional marine captains and crew

MHG Income Protection Plan

Worldwide individual and group plans, providing income in case of a disabling accident or illness

MHG2000

Vacation medical insurance for cruise line officers and crew

Onboard Patriot

Temporary medical insurance for shipboard contractors and concessionaires

For more information on MHG's extensive range of marine benefit programs, contact MHG or your insurance professional

Coverage without boundaries[®]

Version 0305

Afghanistan Albania Algeria Andorra Angola Antigua and Barbuda Argentina Armenia Australia Austria Azerbaijan Bahamas Bahrain Bangladesh Barbados Belarus Belgium Belize Benin Bhutan Bolivia Bosnia and Herzegovina Botswana Brazil Brunei Bulgaria Burkina Faso Burundi Cambodia Cameroon Canada Cape Verde Central African Republic Chad Chile China Colombia Comoros Congo Costa Rica Cote d'Ivoire Croatia Cyprus Czech Republic Denmark Djibouti Dominica Dominican Republic Ecuador Egypt El Salvador



MHG
MARINE BENEFITS



Japan Jordan Kazakhstan Kenya Kiribati Korea Kuwait Kyrgyzstan

Laos Latvia Lebanon Lesotho Liberia Liechtenstein Lithuania Luxembourg

**INTERNATIONAL
MARINE MEDICAL
INSURANCESM**

Madagascar Madagascar Maldives Malta Marshall Islands Mauritania Mauritius Mozambique Myanmar

Namibia Nauru Nepal Netherlands New Zealand Nicaragua Niger Nigeria Norway Oman Pakistan Papua New Guinea

**WORLDWIDE GROUP
MEDICAL INSURANCE**

Guinea Paraguay Peru Philippines Poland Portugal Qatar Romania

**FOR PROFESSIONAL MARINE
CAPTAINS AND CREW**

Russia Rwanda Saint Kitts and Nevis Saint Lucia Saint Vincent and the Grenadines

Samoa San Marino Sao Tome and Principe Saudi Arabia Senegal

Security rated
A (excellent) by A.M. Best
A- by Standard & Poor's

Serbia and Montenegro Seychelles Sierra Leone Singapore Slovakia

Slovenia Solomon Islands Somalia South Africa Spain Sri Lanka Sudan

Suriname Swaziland Sweden Switzerland Syria Taiwan Tajikistan

INTERNATIONAL MARINE MEDICAL INSURANCE SM

WORLDWIDE COVERAGE FOR PROFESSIONAL MARINE CREW

International medical insurance for marine crew requires provisions not met by many companies. International Marine Medical Insurance (IMMI) was designed specifically to provide comprehensive medical insurance to marine crew by offering continuous coverage worldwide.

IMMI provides US\$1,000,000 of coverage per certificate period with a full range of benefits. Group members will be covered worldwide, including their country of citizenship, 24 hours a day. Members have the freedom to choose any doctor or hospital for treatment. Additionally, when they are in the U.S. they may receive care at top medical facilities across the country through the independent Preferred Provider Organization, which may significantly reduce out-of-pocket expenses. Regardless of where group members receive care, IMG is often able to work directly with the health care provider to pay eligible medical expenses.

When you select IMMI you receive IMG's commitment to deliver world class health care, medical assistance and total peace of mind.

ELIGIBILITY

IMMI is an employer-sponsored benefit plan designed for groups of 5 or more. For individuals, Global Crew Medical InsuranceSM is available and membership is portable between these two plans.

IMMI is available to Marine Captains, Crewmembers and their dependents of all nationalities. To be eligible, employees must currently or usually work aboard a vessel as full-time seagoing crewmembers. They must expect to spend a significant period of time sailing outside United States' waters, and not qualify for coverage under a US domestic insurance plan.

HOW TO APPLY

IMMI is applied for as a group and requires a fully completed Request for Proposal to be submitted to International Medical Group[®] (IMG[®]) for quotation. Individual enrollment forms are completed once the group has decided on coverage options.



MHG Associates designs, distributes and supports benefit programs for marine crew on all different types of vessels. Since 1979, we have developed an

extensive range of group as well as individual benefit options. These are designed to provide levels of protection comparable to those enjoyed by other international employees but adapted to fit the unique needs and lifestyles of marine crew. MHG's programs include medical, disability, life and retirement savings plans.



PLAN ADMINISTRATOR

International Medical Group, Inc. is a worldwide leader in designing, distributing and administering global health-care benefits. Since 1990 we have built a solid reputation by providing medical

security to hundreds of thousands of individuals and families in more than 150 countries. IMG is a recognized leader and driving force in the international insurance market.



PLAN UNDERWRITER

While IMG provides plan administration expertise, our globally-recognized underwriter, Sirius International

Insurance Corporation (publ), offers the financial security and reputation demanded by international consumers. Rated A (excellent) by A.M. Best and A- by Standard & Poor's*, Sirius International shares IMG's vision of the international marketplace and offers the stability of a well-established insurance company. Sirius International is a White Mountains Re company.

Growing year by year, expanding globally, building upon a solid reputation, remaining stable but never standing still-these characteristics make MHG, IMG and Sirius International the companies to choose for your Global Peace of Mind[®].

**Sources: A.M. Best reconfirmed their rating in a press release dated April 22, 2004; Standard & Poor's reconfirmed their rating in a press release dated November 19, 2004. Ratings accurate as of the date of printing and subject to change.*

BENEFITS

IMMI covers the Usual, Reasonable, and Customary (URC) charges for eligible expenses in the area where treatment is received. Deductibles and per insured person per calendar year with a maximum of 3 deductibles per family per calendar year. **For eligible expenses incurred in the United States, outside of the independent PPO network:** once the deductible is met, the plan will pay 80% of all eligible expenses up to US\$5,000 then 100% of eligible expenses to the policy maximum. **For eligible expenses incurred in the United States, within the independent PPO network:** the deductible and co-insurance will be waived and the plan will pay 100% of eligible expenses. **For eligible expenses incurred outside of the United States:** once the deductible is met, the plan will pay 100% of eligible expenses up to the policy maximum.

| MEDICAL INSURANCE | BENEFIT <small>Subject to deductible & coinsurance</small> |
|-------------------------------|--|
| Coverage Area | Worldwide, 24 hours per day |
| Policy Maximum | US\$1,000,000 per insured per certificate period |
| Hospitalization | Average semi-private room rate |
| Intensive Care Unit | URC |
| Surgery | URC |
| Outpatient Care | URC |
| Supplemental Accident Benefit | \$300 per covered accident, before application of deductible and coinsurance |
| Mental and Nervous Care | US\$20,000 lifetime maximum after 12 months of continuous coverage |
| Maternity and Newborn Care | Up to the policy maximum after 10 months of |

MEDICAL INSURANCE

BENEFIT

Subject to deductible & coinsurance

Transplants

notification requirements, and only when treatment is provided within the Managed Transplant System Network

Up to a lifetime maximum of US\$1,000,000
Subject to special transplant pre-

Emergency Medical Evacuation

in

Up to a lifetime maximum of US\$1,000,000-must be approved and coordinated advance by IMG

Repatriation of Mortal Remains

Chiropractic Care

With a physician's referral
Without a physician's referral

URC
US\$25 per visit, up to 20 visits per year, not subject to deductible or coinsurance

Wellness Care

Routine physical examinations, including pap smear and mammogram after 12 months of continuous coverage

Up to US\$250 per calendar year, not subject to deductible or coinsurance

SCUBA Coverage

Please contact your agent or representative for details

URC

Physical Therapy

Up to US\$50 per visit, per charge

Amateur Sailboat Racing Coverage

Please contact your agent or representative for details

US\$10,000 per policy period, US\$50,000 lifetime maximum with a benefit specific deductible of US\$2,500 per calendar year

The foregoing list is a summary of available benefits and coverages only, and is subject to the specific terms and conditions of the plan concerning eligible benefits, limitations, eligibility and exclusions. Please refer to the certificate wording for a complete description, which is available upon request.

PPO/PRE CERTIFICATION

ACCESSING THE PPO

Group members may seek treatment under IMMI worldwide, including in the United States, with the hospital or doctor of your choice. When seeking treatment in the U.S., you may use the independent Preferred Provider Organization (PPO) contracted by IMG, a separately-organized network of approximately 475,000 physicians and 4,500 privately owned and operated hospitals.* This PPO network includes approximately 67% of all the hospitals in the U.S., including some of the most well-recognized university medical centers and transplant facilities.

Using this provider network could significantly reduce your out-of-pocket expenses. The PPO directory is available by requesting that a copy be sent to you or you may visit the IMGLOBAL® web site, www.imglobal.com. Network providers are listed by location and specialty.

**All PPO providers are contracted separately through First Health Group Corp.*

PRECERTIFICATION/ VERIFICATION OF BENEFITS

Prior to receiving treatment you may need to contact IMG to precertify your treatment and/or for verification of benefits. **Precertification** means calling IMG's Utilization Management and Review department to receive a determination of medical necessity for the proposed treatment or services. It is important to note that precertification is only a determination of medical necessity, not an assurance of coverage, verification of benefits or a guarantee of payment. Precertification may be undertaken by you, the doctor, a hospital administrator or a relative. The following treatments and services must be pre-certified or certain reductions in benefits may result:

- Any surgery or treatment requiring hospitalization
- Outpatient surgery
- CAT scans, MRIs
- Notification within the first 90 days of pregnancy
- Within 48 hours after an emergency admission to the hospital
- Care in an extended care facility
- Home nursing care
- Durable medical equipment including artificial limbs
- Transplants

If these pre-certification procedures are not followed, eligible medical expenses will be reduced by 50%; the deductible will be subtracted from the remaining amount; and coinsurance will be applied.

Verification of benefits is the process of verifying your general coverage and the available benefits under the plan. You may do this by contacting IMG's Customer Care department whether or not your treatment or services require precertification. Verification of benefits is not a guarantee of payment or assurance of coverage, and all medical expenses must meet eligible payment guidelines in accordance with the terms and conditions of the plan. While precertification and verification of benefits are separate determinations, both are made in reliance on the completeness and accuracy of the information provided by you and your healthcare providers to IMG.

CLAIMS INFORMATION

CLAIMS PROCEDURE

When you receive treatment, original itemized bills must be received by IMG within 90 days of services. As a courtesy, claims may be paid in selected alternate currencies by electronic bank wire. Please see the Claim Form for more information and conditions of this service.

CLAIM FILING ALTERNATIVES

DIRECT PAYMENT TO PROVIDERS - In many cases IMG works with the hospital or clinic as an accommodation, including those outside the independent PPO, for direct payment of eligible medical expenses on your behalf. To be eligible to have a claim paid in this fashion, you or the provider must complete a Claim Form and submit it with original itemized bills. In this case, you will be responsible for direct payment of your deductible, coinsurance amounts and non-eligible expenses and charges.

REIMBURSEMENT - If you have received treatment and need to be reimbursed for out-of-pocket medical expenses, complete the Claim Form and submit your original itemized bills and paid receipts within 90 days. We will reimburse your eligible medical expenses after applying the deductible and coinsurance, subject to the terms of the plan.

Please remember to submit your bills and receipts as soon as you receive them. Do not hold them until the end of the year. IMG will apply eligible medical expenses to your deductible and coinsurance throughout the year.

The summary description of coverages, benefits and eligibility in this brochure is accurate at the date of printing, subject to the terms of the plan. Any updates or changes made subsequent to printing will be included in the fulfillment kit sent upon approval of your application, and/or from time to time thereafter.

Please refer to the certificate wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility and exclusions. Certificate wording is available upon request prior to purchase.

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