



Welcome to our world



Perfectly designed healthplans
2011/2012

 U.S Dollars

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. 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 sees the big picture while getting the little things right

Access and assurance: 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.

All these benefits included in your 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

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



When you think of your health plan think of your benefits and your needs.

We've redefined portability

Personal Health provides you with more protection, more flexibility and more convenience - wherever you are. This means you can take your plan with you on your next assignment. All you need to do is notify us of your new address.

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 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

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

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

Become part of our world at
www.integraglobal.com



Better by design

We've taken a different approach when it comes to plan design, with a commitment to give you the most cover combined with the best value. This is achieved by asking you to take some of the responsibility of your health care costs. Such items are deductibles, co-insurance or what is referred to as out-of-pocket expenses (these terms are explained below).

By asking you to take partial responsibility for these costs we can offer a plan that does not have specific limits on important elements such as specialists fees, out-patient visits, physician office visits, prescription drugs, or chronic conditions. It all adds up to more protection for you.

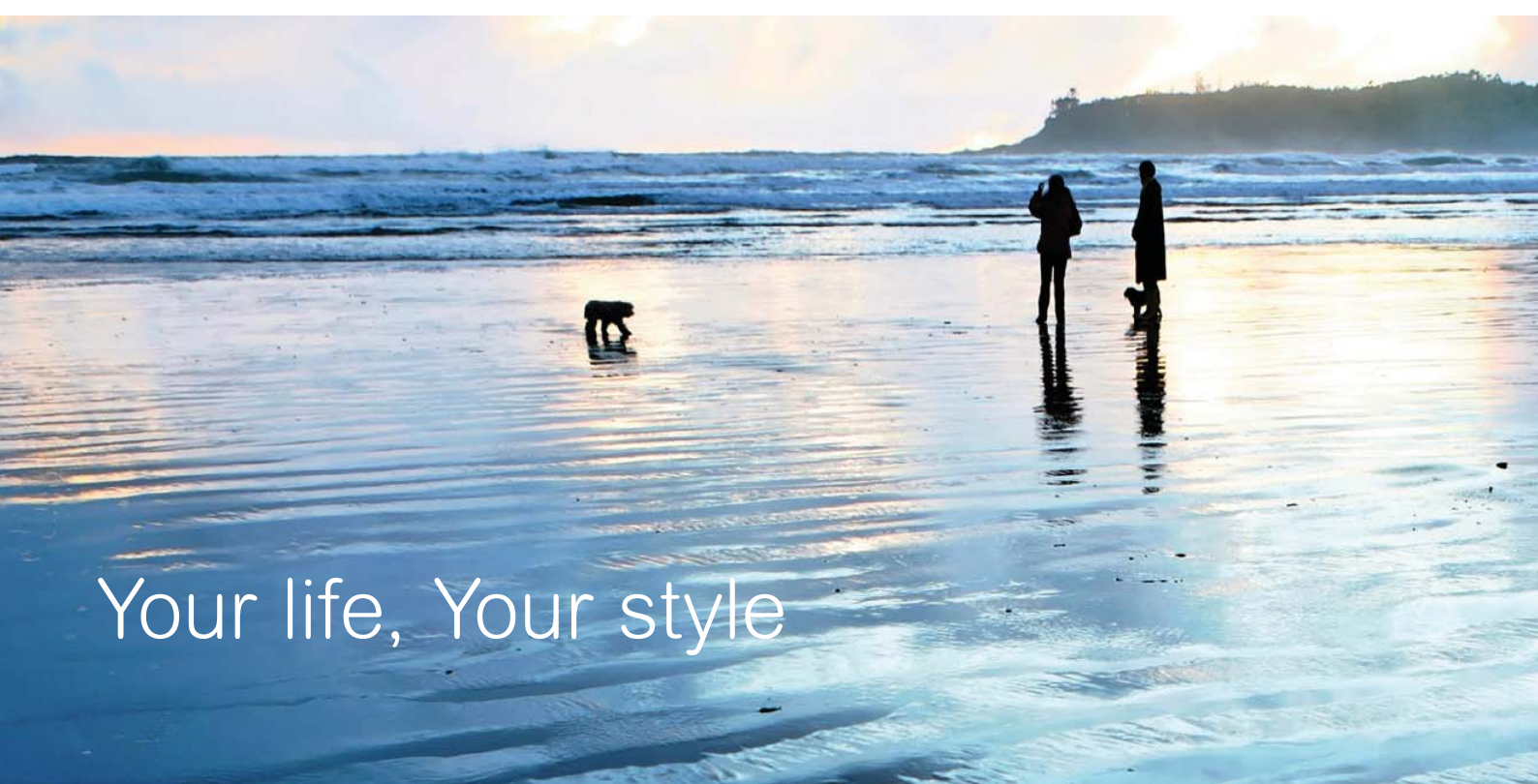
A deductible is the amount you pay towards covered medical expenses before Personal Health pays for your treatment. Once you have met your individual deductible, Personal Health pays for your covered medical expenses as per your Schedule of Benefits.

Co-insurance is the amount you are responsible for paying under your schedule of benefits. In most cases, Personal Health pays 100% or 90% outside North America⁴, and generally 90% inside North America.

Your costs are capped with an out-of-pocket (OOP) limit. This limit caps your responsibility of co-insurance. The maximum individual out-of-pocket you have to pay in any one policy year is \$1,000. After your OOP limit has been met, your covered medical expenses are paid at 100%.

Thanks to the design of your plan you can be assured of quality, accessible care - and the best value.

⁴ North America for the purposes of Personal Health is defined as USA and its territories, plus Canada.



Your life, Your style

Schedule of Benefits Plan 1

After satisfaction of the annual deductible, the 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 North America PPO	In North America Non PPO No OOP max. applies	Outside of North America
Hospital Inpatient & Surgery Accommodation: Hospital's average semi private charge per day of confinement	¹ 90/100%	70%	100%
Intensive Care Unit	¹ 90/100%	70%	100%
Inpatient ancillary services** **Blood transfusions, plasma - \$5,000 per person per policy year	¹ 90/100%	70%	100%
Physician Office Visits & Specialist Fees	¹ 90/100%	70%	¹ 90/100%
Outpatient Surgery	¹ 90/100%	70%	100%
Emergency Room	¹ 90/100%	70%	100%
Diagnostic and Therapeutic Services (Outpatient)*** ***Physical Therapy Per visit limit US \$75 policy year max 30 visits ***Occupational therapy Per visit limit US \$75 policy year max 30 visits	¹ 90/100%	70%	¹ 90/100%
Other Medical expenses	¹ 90/100%	70%	¹ 90/100%
Maternity Expense (12 month waiting period)	¹ 90/100%	70%	¹ 90/100%

Normal delivery limited to \$10,000 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 \$12,000 per pregnancy. Routine Nursery, as any other treatment including accommodation, physician charges and circumcision for males prior to discharge.

¹ Benefits are payable at 90% until out of pocket limit has been met. Thereafter at 100%.

New-Born Cover

Including Premature Births, Congenital Conditions and Birth Anomalies Life Time Maximum: US \$25,000

Prescription Program

In PPO no deductible applies brand name drugs at 80% and generic drugs at 90%. Out of network (in USA only) deductible applies and no out-of-pocket limit applies. Overseas deductible applies.

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

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

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).

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.

	In North America PPO	In North America Non PPO No OOP max. applies	Outside of North America
¹ 90/100%	90/100%	70%	100%
80/90%*	80/90%*	70%*	90%
90%	90%	70%	90%

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 \$350

Child - 13 months through age 17 US \$200

Child - Age 18 to 23 (only if full time student) US \$200

Adult Routine Physical Exams

90% 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 \$500

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.

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

HIV/Aids Treatment

Lifetime Maximum: US \$25,000

Private Duty Nursing

Lifetime maximum US \$7,500. Per Policy Year 240 hours

Benefit payable at 90%

Skilled Nursing Facility

As any other treatment up a US \$7,500 Lifetime Maximum

Home Health Care

As any other treatment up to a US \$7,500 Lifetime Maximum

Chiropractic Services

As any other treatment up to a US \$750 Policy Year Maximum
Referral letter required from medical physician

Durable Medical Equipment

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

Hospice Care Services

As any other treatment up to a US \$10,000 Lifetime Maximum

TMJ Treatment

As any other treatment US \$1,000 Lifetime Maximum

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

A secure means of storing and managing your 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 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.

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 US \$25,000

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 \$2,500,000

Annual Maximum Per Insured: US \$1,500,000



		17-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
Plan 1a \$200 deductible	Male	468	468	488	588	708	905	1,335	1,926	2,622	3,984
	Female	967	967	1,145	1,149	1,339	1,339	1,497	1,915	2,228	2,858
	Child	259	259	259	259	259	259	259	259	259	259
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1b \$500 deductible	Male	442	442	460	555	668	854	1,259	1,817	2,473	3,756
	Female	912	912	1,080	1,084	1,262	1,262	1,412	1,806	2,101	2,695
	Child	245	245	245	245	245	245	245	245	245	245
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1c \$1000 deductible	Male	404	404	421	507	611	781	1,151	1,660	2,260	3,434
	Female	834	834	987	991	1,154	1,154	1,291	1,650	1,920	2,464
	Child	224	224	224	224	224	224	224	224	224	224
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 1d \$5000 deductible	Male	312	312	325	392	472	604	890	1,285	1,749	2,657
	Female	645	645	764	766	893	893	999	1,277	1,486	1,906
	Child	173	173	173	173	173	173	173	173	173	173
	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

Schedule of Benefits Plan 2

After satisfaction of the annual deductible, the 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.

Outside of North America

Hospital Inpatient & Surgery

Accommodation: Hospital's average semi private charge per day of confinement

100%

Intensive Care Unit

100%

Inpatient ancillary services**

**Blood transfusions, plasma - US \$5,000 per person per policy year

100%

Physician Office Visits & Specialist Fees

¹90/100%

Outpatient Surgery

100%

Emergency Room

100%

Diagnostic and Therapeutic Services (Outpatient)***

¹90/100%

***Physical Therapy Per visit limit

US \$75 policy year max 30 visits

***Occupational therapy Per visit

limit US \$75 policy year max 30 visits

Other Medical expenses

¹90/100%

Maternity Expense

¹90/100%

(12 month waiting period)

Normal delivery limited to US \$10,000 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 US \$12,000 per pregnancy.

Routine Nursery, as any other treatment including accommodation, physician charges and circumcision for males prior to discharge.

¹ Benefits are payable at 90% until out of pocket limit has been met. Thereafter at 100%.

Outside of North America

New-Born Cover

Including Premature Births, Congenital Conditions and Birth Anomalies Life Time Maximum: US \$25,000

100%

Prescription Program

In PPO no deductible applies brand name drugs at 80% and generic drugs at 90%. Out of network (in USA only) deductible applies and no out-of-pocket limit applies. Overseas deductible applies.

90%

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

90%

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

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).

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.

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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.

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Policy Year Max.

Child - Birth to age 12 months US \$300

Child - 13 months through age 17 US \$200

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

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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.

Vision Care Cover - 6 Month Waiting Period

Percentage of Reasonable and Customary Cost: 100%

During a 24-Month period Maximum Benefit Per Insured: £200

Medical Evacuation and Assistance

Insured and Insured Dependents: 100%

Other Medical Benefits**HIV/Aids Treatment**

Lifetime Maximum: US \$25,000

Private Duty Nursing

Lifetime maximum US \$7,500. Per Policy Year 240 hours

Benefit payable at 90%

Skilled Nursing Facility

As any other treatment up a US \$7,500 Lifetime Maximum

Home Health Care

As any other treatment up to a US \$7,500 Lifetime Maximum

Chiropractic Services

As any other treatment up to a US\$ 750 Policy Year Maximum
Referral letter required from medical physician

Durable Medical Equipment

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

Hospice Care Services

As any other treatment up to a US \$10,000 Lifetime Maximum

TMJ Treatment

As any other treatment US \$1,000 Lifetime Maximum

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

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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 US \$25,000

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 \$2,500,000

Annual Maximum Per Insured: US \$1,500,000



		17-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
Plan 2a \$200 deductible	Male	282	282	293	354	426	544	802	1,158	1,576	2,394
	Female	581	581	688	691	804	804	900	1,151	1,339	1,718
	Child	156	156	156	156	156	156	156	156	156	156
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2b \$500 deductible	Male	265	265	276	332	400	512	754	1,088	1,482	2,251
	Female	547	547	647	649	756	756	846	1,082	1,259	1,615
	Child	146	146	146	146	146	146	146	146	146	146
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2c \$1000 deductible	Male	243	243	253	305	367	469	691	998	1,358	2,063
	Female	501	501	593	595	693	693	775	992	1,154	1,481
	Child	134	134	134	134	134	134	134	134	134	134
	4th child	0	0	0	0	0	0	0	0	0	0
Plan 2d \$5000 deductible	Male	187	187	195	235	283	362	534	771	1,049	1,593
	Female	387	387	458	460	535	535	599	766	891	1,143
	Child	104	104	104	104	104	104	104	104	104	104
	4th child	0	0	0	0	0	0	0	0	0	0

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

Plan Features

Dental Plan Option

Individual Deductible
Family Deductible

\$50
\$150

Class I Expenses

(no deductible applies)
Diagnostic - General
Preventive

100%

Class II Expenses

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

80%

Class III Expenses

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

50%

Orthodontic and Class III services are available after 6 months of continuous enrollment in the Dental Plan. Orthodontic services are only available for children under 18 years of age.

Policy Year Maximum

\$1,500

Orthodontic Lifetime Maximum

\$1,500

Dental Premiums

	Quarterly Plan Rate	Semi-Annual Plan Rate	Annual Plan Rate
Primary	\$105.00	\$200.00	\$380.00
Primary+1	\$226.00	\$432.00	\$822.00
Family	\$309.00	\$589.00	\$1,122.00
Primary+Chid	\$194.00	\$370.00	\$705.00

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.





To enroll in our Personal Health plan go to www.integraglobal.com

Enrolling into the Personal Health plan is easy with our secure online enrollment. It takes only a few minutes. Please consult our Schedule of Benefits for a comprehensive view of our plan and our rates schedule with this brochure.

For further questions and information, contact one of our numbers below:

U.K: 0 808 101 3483 (toll-free)

Germany: 06221 825 650

North America: 1 888 753 1377 (toll-free)

Worldwide: +1 888 753 1377

Email: ph@integraglobal.com

Our Insurance Partner

Your Integra Global Personal health plan is underwritten by LAMP Insurance Company Limited. LAMP is an independent insurance group, specializing in International Private Medical Insurance. LAMP has an unprecedented depth of knowledge in product design, pricing, medical case management and claims administration, And came together to create a new kind of insurer, capable of offering flexible, competitively priced, alternate insurance solutions.

LAMP Insurance Company Limited, is authorized and regulated by the Financial Services Commission, Gibraltar. Gibraltar is a well-regulated onshore European Union financial services center. It complies with EU law and standards of supervision of financial services, and applies EU solvency margins. Its regulatory standards match those required by legislation and practice in the UK. This english-speaking, FCO monitored environment is highly accessible, occupied by many leaders in the UK motor and legal insurance markets.

LAMP Insurance Company Limited is reinsured into the Lloyd's of London market which enjoys a global A+ rating from Fitch Ratings and Standard & Poor's.

