



COMPREHENSIVE INSURANCE PLANS FOR INTERNATIONAL EDUCATORS

MEDICAL INSURANCE

Comprehensive, flexible and affordable medical insurance for groups of all sizes.



TieCare medical insurance policies are comprehensive, flexible, and affordable, and are available to groups of all sizes. Our ability to tailor our benefits plans to a group's specific requirements sets us apart from most insurance providers. Let our experienced worldwide team of field representatives help you design a plan that's just right for your group.

Geographic Coverage Areas of our Plans

- **Worldwide** – No geographic restrictions; complete coverage, including the U.S. and Canada.
- **International Plus** – Complete medical treatment outside of the U.S. and Canada; emergencies covered in the U.S. and Canada.
- **International** – Complete medical treatment outside of the U.S. and Canada
- **Regional** – Customized as to the school's preferences.

TIECARE WORLDCARE

A U.S.-style plan that is extremely flexible and features a per-unit rating model of Singles, Couples and Families for groups of 5 or more employees.

WorldCare focuses on providing coverage to groups of educators living or working outside of their home country and those who want coverage in areas in addition to their country of residence.

TIECARE GLOBAL ACCESS

A European-style insurance plan that is designed for expatriates living outside of their home country, Global Access covers many of the same benefits as WorldCare, but with four levels of coverage and age-banded rates.

MOST COMMON BENEFITS

While rarely are two plans exactly alike, most TieCare clients have the following benefits:

- \$2,000,000 annual maximum benefit
- Inpatient and outpatient coverage
- Coverage for accidents and illnesses
- Emergency medical evacuation and air transportation
- Direct-bill networks around the world, avoiding the need to pay up-front for service and then file a claim for reimbursement
- Preventative care
- Prescription drug benefit & access to discounted U.S. prescriptions through a pharmacy network
- Maternity benefits
- Well baby care benefits
- Dependent coverage to age 26
- Chronic conditions covered
- Approved pre-existing conditions covered
- Maximum age for enrollment 69, renewal to age 75
- Deductible, co-insurance and co-payment options available to reduce premiums



LIFE & DISABILITY INSURANCE

Protection for yourself and loved ones in case of an accident or untimely death, available for individuals and groups.

LIFE INSURANCE

Annual Renewal Term (ART) insurance pays a death benefit if the covered person dies during the covered period. ART life insurance generally provides the largest insurance protection per premium dollar. Renewable term life insurance policies are best purchased for needs such as salary replacement; funding of a child's education; or paying off a mortgage or other personal or business debt. This coverage is available on a group or individual basis.

LONG TERM DISABILITY INSURANCE

Having disability insurance means having income replacement protection in the event you are injured and unable to work, either temporarily or permanently. Accidents happen, and when they do, TieCare Disability Insurance can help you manage your everyday living expenses to make sure you and your dependents are protected through your recovery period.

Our affordable disability insurance plans have benefits that allow up to 70% of salary (\$80,000 annual benefit limit) to be paid to an insured, disabled worker. Each plan is custom designed for the international resident who wants to protect their income while recuperating from a disabling injury.

SHORT TERM DISABILITY

Short Term Disability (STD) benefits typically are used to provide "gap" coverage during the Long Term Disability (LTD) waiting period. With STD, waiting periods can run for as little as 7 or 14 days.

PERMANENT TOTAL DISABILITY

Unlike LTD and STD, which pay over a certain period, Permanent Total Disability (PTD) is a lump-sum payment for permanent total disablement after a waiting period. Accident PTD can be included in our AD&D policy.

ACCIDENTAL DEATH & DISMEMBERMENT

A special limited type of term life insurance, Accidental Death & Dismemberment (AD&D) pays out a cash benefit if a member is disabled or dies in an accident. Often thought of as a "catastrophic protection," AD&D can be purchased as a stand-alone product or as a rider to ART life insurance.

FOR INDIVIDUALS

Life insurance for individuals is available online at **www.tiecare.com**. Please check with your representative for their agent code.

TRAVEL INSURANCE

Emergency medical insurance and travel-related non-medical benefits that help provide a lifeline for those traveling outside of their home country.



GLOBAL TRAVELCARE 360

A Global TravelCare 360 policy will cover you in most areas of world and can be purchased on an annual or single-trip basis. Core components include emergency medical insurance, evacuation and repatriation, loss of passport, lost luggage, and flight delays.

Emergency medical evacuation is included in the policy since medical providers in some areas of the world may not have proper facilities for required treatment. If needed, transportation to the nearest competent medical facility is provided. May be purchased on either a group or individual basis.

TIECARE TRAVELER

TieCare Traveler focuses solely on travel-specific benefits —such as lost luggage and baggage delays — as a supplement for those who already have medical coverage anywhere in the world, such as through TieCare's WorldCare health insurance.

FOR INDIVIDUALS

TravelCare 360 and TieCare Traveler insurance for individuals is available at **www.tiecare.com**. Please check with your representative for their agent code.

TIECARE INTERNATIONAL AND GLOBAL BENEFITS GROUP

TieCare International is a leading provider of employee benefits to international schools and educators around the world.

TieCare International is the educational division of Global Benefits Group (GBG), a subsidiary of **GBG Insurance Limited**. GBG has been specializing in the international insurance market for 40 years. We distribute and underwrite international medical, life, disability, and travel insurance to clients around the world, and are committed to delivering outstanding customer service to the globally mobile population.

The GBG portfolio of products is supported by GBG Insurance Limited (Rated B++ by A.M. Best Company) along with a panel comprising some of the most significant and financially stable insurance companies in the world.

*A.M. Best Company ratings current as of June 2020. For the latest ratings, please visit www.ambest.com.

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