

EXPERTISE, FLEXIBILITY, AND PEOPLE



# Expertise, Flexibility, and People

At TieCare International, we believe insurance coverage is much more than a piece of paper. It's a living and breathing pact that involves human interaction and a partnership with our clients, putting an emphasis on relationships over transactions.

For 40 years, TieCare has been a leader in providing customized employee benefit plans to international schools around the world. We currently have more than 150 school customers in more than 50 countries who utilize TieCare's medical, life, disability and travel insurance coverage. We have often been told that insurance from TieCare is of vital importance to schools when recruiting and retaining world-class faculty.

While the specific benefits and policy documents set the tone and expectations for what is covered and what is not, TieCare prides itself on putting ourselves in the shoes of a customer. This means we respond quickly to emails, avail a 24/7 call center and make multiple in-person visits to our school clients, allowing us to serve you when YOU need service.

At the end of the day, our best-in-market reputation and great customer loyalty are earned because of three distinguishing characteristics: Expertise, Flexibility and People.

## EXPERTISE

TieCare was founded with the sole intent of providing international financial services to the expatriate educational community. We understand the nuances of teaching abroad; for example, the needs of a tenured educator differ from a teacher on his or her first assignment. TieCare leverages this understanding and expertise to help guide school administrators on the design and development of a program suitable to their staff demographics and medical needs.

Additionally, we provide best-in-class customer service 24/7, 365 days per year through our GBG Assist division to ensure that educators who are facing language or cultural barriers or those who are unfamiliar with local medical practices have the support they need when the unforeseen occurs.

## FLEXIBILITY

**You speak. We listen.**

Thanks to our worldwide platform of local insurance partners, service centers, and ground personnel, TieCare has the flexibility to design unique benefits packages, build and grow customer-driven provider networks,

and implement special billing and administrative arrangements that educational institutions find easy to understand and use.

TieCare provides insurance services around the world, and no two schools have identical benefits or administrative set-ups. We blend the client's request with our international expertise to provide a solution of unmatched flexibility.

## PEOPLE

At TieCare, we believe it is our people who make the ultimate difference.

When you work with TieCare, you work with a team of local representatives who are well-versed in the international education segment. Many of our representatives are former educators themselves, and understand the importance of getting great health care with little effort.

The TieCare team also consists of seasoned managers and subject matter experts focused on underwriting, enrollment, fulfillment, claims, and customer service. As a global organization, we are committed to providing best-in-class service and guidance to ensure your program is a success no matter where you are!

Whether your school is in Azerbaijan or Zambia – or anywhere in between – TieCare would like to develop a bespoke plan that fits your specific needs. We look forward to working with you for the 2022-2023 academic year and beyond!

Sincerely,



**Mark Tomaszewski**  
President  
TieCare International

# TieCare and Global Benefits Group

TieCare International is part of 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.

Under our TieCare International brand, we are a leading provider of employee benefits to international schools, offering a range of insurance solutions to schools around the world.

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, including:

- AXA (rated AA- by S&P Global)
- Lloyd's (rated A by A.M. Best Company)

Additionally, to meet specific country regulations, GBG partners with a number of local insurance companies around the world.

We are proud to offer innovative products that provide international companies and organizations with a strong combination of benefits, including:

- International expertise
- Dedicated underwriting facility
- Financial security
- Responsive customer service

When it comes to the international marketplace, GBG truly offers worldwide expertise and solutions tailored to YOUR needs.



## COMPANY PROFILE

**FOUNDED**  
1981

**GBG INSURANCE LIMITED**  
Domiciled and regulated as an insurance company in Guernsey, Channel Islands

**RATING**  
B++ (Good) by A.M. Best

**LOCAL OFFICES**  
10+ worldwide, including operation centers in the USA, China, Philippines, and South Africa

**WORLDWIDE FOOTPRINT**  
Active in countries across Africa, Asia, China, Europe, the Middle East, North America and South America

# Product Portfolio for International Schools



## Medical

TieCare medical insurance policies are comprehensive, flexible and affordable. They are available to both individuals and groups of all sizes. TieCare can tailor its benefits plans to a group's specific requirements; this ability sets TieCare apart from most insurance providers. Customized benefits programs can be designed with low deductibles and enhanced benefits plans, or can be made more affordable with increased deductibles and benefit adjustments. TieCare's experienced worldwide team of field representatives can help you design a plan that's just right for your group.

While rarely are any plan designs exactly alike, most TieCare clients have the following medical insurance benefits:

- \$2 ,000,000 annual maximum benefit
- Preventative care
- Coverage for accidents and illnesses
- Emergency medical evacuation and air transportation
- Prescription drug benefit & access to discounted U.S. prescriptions through a pharmacy network
- Inpatient and outpatient coverage
- 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

With our Life products, educators around the world can have a sense of security in purchasing protection for mortgages, college funds, retirement and estate planning. Life insurance can provide financial security for loved ones in the event of an untimely passing, but oftentimes it can be difficult to obtain in a foreign country.

TieCare offers a wide variety of plans featuring worldwide coverage, flexible policy features, and individualized service for both groups and individuals. Rates are very affordable, and we offer group coverage up to \$250,000 per person.

With worldwide coverage, purchasing life insurance through TieCare gives employees protection wherever their overseas assignments or international travels may take them.

# Product Portfolio for International Schools

“Our faculty is extremely satisfied with TieCare’s health insurance because it brings peace of mind while living abroad or traveling.”

- Director at an International School in the Middle East



## K-12 Insurance

TieCare offers two types of insurance for K-12 students:

### 1. INTERNATIONAL FIELD TRIPS

TieCare Student Travel protects student groups traveling outside their home country on school-related activities. Core components of this policy include emergency medical evacuation, personal accident and emergency medical expenses. TieCare Student Travel offers coverage options for a single trip or multiple trips throughout the year. Per-day rates can be offered, along with an option to cover sports.

### 2. ON-CAMPUS COVERAGE

TieCare Student Accident provides benefits in the event of an accident or injury while a student is on campus during normal school hours or during a school-organized event, including leisure sports, activities, club and intramural sports. Ambulance transportation is covered in the event of an emergency illness.



## Travel

TieCare Travel Insurance is designed to provide emergency health insurance and travel-related non-medical benefits for international leisure and business travelers. Our plans provide a vital lifeline to anyone traveling outside of their home country.

A TieCare Travel Insurance policy will cover you anywhere in the 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 baggage, and flight delays.

Because medical providers in some areas of the world may not have proper facilities for required treatment, emergency medical evacuation is included in the policy. If needed, transportation to the nearest competent medical facility is provided. TieCare Travel Insurance can be purchased by schools on a group basis.



## Disability

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 anywhere in the world. Each plan is custom designed for the international resident who wants to protect their income while recuperating from a disabling injury. TieCare Disability Insurance can be purchased by schools on a group basis.

# The TieCare Difference

TieCare International operates as a fully integrated provider of insurance benefits through our parent company, Global Benefits Group. We own or control every aspect of our products and services.

- Insurance programs are designed and underwritten by GBG Insurance Limited.
- Plan designs are marketed, distributed and administered by Global Benefits Group and TieCare International.
- With offices located across the globe and in every time zone, members can reach a customer care representative 24/7, 365 days a year. Member services include claims administration, adjudication and reimbursement, evacuation, case management and customer service, all coordinated by GBG Assist.

**The service team is always available and ready to support our staff and answer any questions. It is my pleasure to recommend TieCare.”**

- Former HR director at an International School in Southeast Asia.



**24/7/365**  
Right there with you, every step of the way.

## The TieCare Approach: YOU SPEAK. WE LISTEN.

Providing you with the most comprehensive, cost-effective benefits backed by excellent customer service is our priority.



## The TieCare Value Chain

By offering a synergistic range of services that fulfills every step of the insurance value chain, TieCare can cater to the specific needs of our international school partners.



# International Rate Protection Pool

TieCare International takes a customer-focused approach to pricing by combining both large and small group performance. We use this pooling approach to create the TieCare International Rate Protection Pool. This practice enables us to rate plans on the overall global performance of the pool. As a result, rate adjustments are steady versus those that tend to fluctuate when performance is rated on an individual group basis.

We use the following principles to calculate the base rates for our international school medical insurance plans. The application of these principles allows us to protect our clients' rates from unpredictable adjustments and high increases.

### CURRENT AND PROJECTED MEDICAL TREND

We develop trends based upon the performance of the entire TieCare book of business. The review process consists of all claims for the TieCare covered membership pool and includes medical treatment received, types of providers utilized and network savings. In addition, advances in healthcare treatment options, costs of care, and utilization patterns all contribute to projected costs.

### LARGE RECURRING CLAIMS

The TieCare book of business is reviewed for large, catastrophic and ongoing claims and distributes such claims across the pool of business. This practice relieves the burden of large, catastrophic claims being placed on a small number of clients.

### ACCOUNT SPECIFIC EXPERIENCE

For large accounts, usually defined as more than 250 covered members or more than USD \$1 million in premium, the account-specific experience and comparison to other accounts with similar characteristics can be part of the rate evaluation. In general, the experience of smaller accounts does not have the statistical validity to weigh heavily into TieCare's rating model.

### DEMOGRAPHIC DISTRIBUTION OF THE INSURED POPULATION

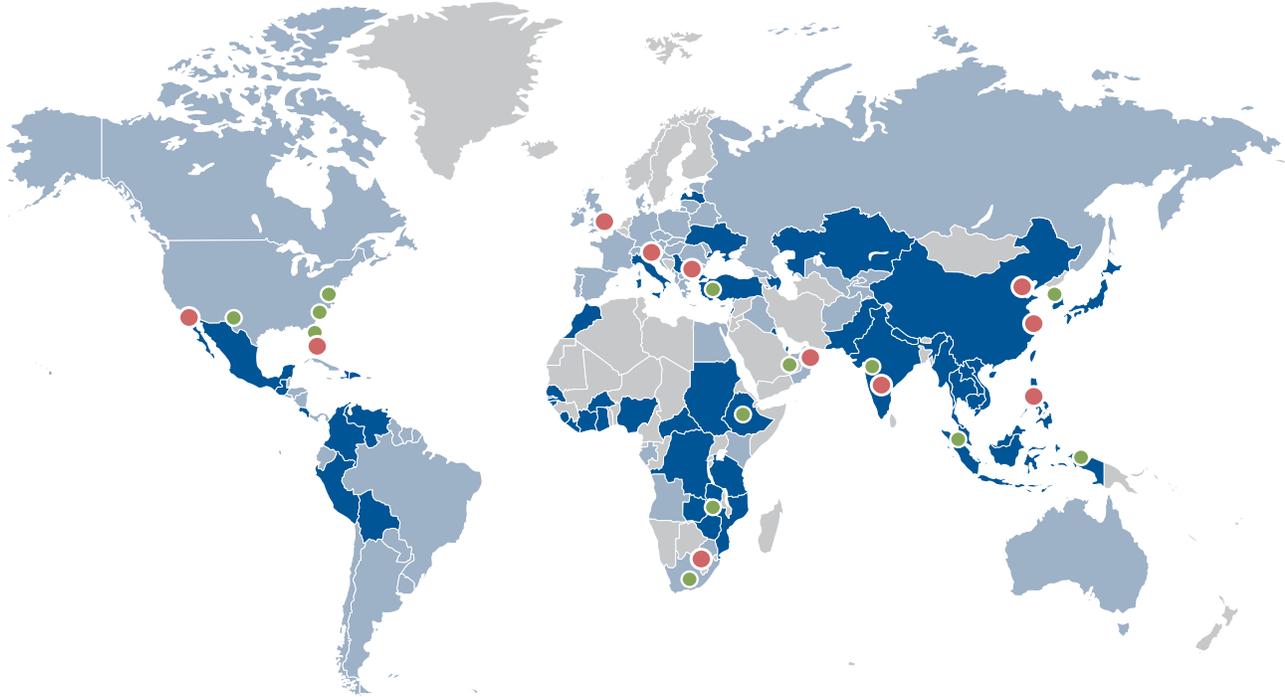
Changes in the overall age of the insured members plus any geographical shift in the members' location also play a factor in the renewal action.

## Example: See How the Pooling Approach Can Help You

	School A	School B	School C	Total Combined
Premium Paid	100	100	100	300
Cost of Insurance (Including Reimbursement of Medical Costs)	125	75	40	240
Annual Costs	-25	+25	+60	+60
Loss Ratio (Cost/Premium) Note: Target Loss Ratio is 80% or below.	125%	75%	40%	80%

- In the above example, all three schools pay the same amount of premium (100). The premium is placed into an International Rate Protection Pool (Total 300).
- Each school had a different Cost of Insurance and Loss Ratio. School A's Cost of Insurance exceeded its premium, resulting in a Loss Ratio of 125%, well above the 80% target. Meanwhile, School B and School C both performed in a positive manner from a Loss Ratio perspective (75% and 40% respectively).
- Here's the value of the pool: When combined, School A, B and C had a loss ratio of 80%. This result allows all three schools to receive the same rate adjustment. If rated individually, School A could have faced a significant increase because of their high loss ratio.
- In subsequent years, it's probable that School A will perform in a positive manner, and School B or C would experience a high Loss Ratio. The pool, however, keeps everyone on an even keel from a rating perspective.

# Global Footprint



■ TieCare Business    
 ■ GBG Business    
 ● Regional Office    
 ● Local Representative



Percentage of worldwide TieCare Medical Insurance clients who also have:

<b>Wellness</b>	78%
<b>Dental</b>	38%
<b>Vision</b>	22%
<b>Wellness and Dental</b>	31%
<b>Wellness and Vision</b>	20%
<b>Dental and Vision</b>	15%
<b>Wellness, Dental, and Vision</b>	18%

# Sponsorship of International Associations

TieCare has been a long-time, annual supporter of the international school community and its regional associations. Additionally, TieCare provides monetary donations for school organizations around the world to host service awards that recognize key contributors in the local and international community. We currently enjoy partnerships with the following:



Association for the Advancement of International Education  
CONNECT • SHARE • LEAD



# Outside the Spreadsheet

The specific benefits that a school chooses form the cornerstone of a medical insurance plan. TieCare firmly believes that what happens outside of a spreadsheet comparison of benefits is equally vital in selecting an insurance partner. Here's where TieCare stands apart from the "Brand X" international conglomerates:

COVERED SERVICES	BENEFIT
<b>CUSTOMIZATION</b>	Unlike an intermediary, TieCare operates under the auspices of its parent, GBG Insurance Limited, a fully-licensed insurance company. This structure provides TieCare the ability to fully customize any set of benefits, deductibles, co-payments or co-insurance to address the specific needs of your school.
<b>ACCESSIBILITY &amp; ACCOUNTABILITY</b>	From our claims processors to our senior executives, TieCare is fully available and accessible to our clientele, a component not found from any other insurance company of our caliber in the international marketplace.
<b>PROVIDER NETWORKS</b>	TieCare features a unique combination of direct-bill medical networks around the world that are customized to fit the specific needs of each school. In addition, TieCare has the ability to supplement its direct-bill networks by adding providers that are frequently used by faculty members at a particular school.
<b>PHYSICAL EXAMS</b>	For schools who choose to have a Preventive Care benefit, coverage of pre-employment physical exams is offered to faculty members when starting at a new school.
<b>MEMBER SERVICES THROUGH GBG ASSIST</b>	GBG Assist knows the unique needs of international educators. We feature 24/7, 365-days-a-year, multi-language customer service line that provides full support through phone calls or email to assist faculty members with medical emergencies, claims, provider selection, and case management.
<b>ON-SITE VISITS</b>	All schools that work directly with TieCare will be visited by experienced, dedicated TieCare representatives who will meet with faculty members to answer questions and assist with any issues. For schools that utilize brokers, the TieCare team offers the same full support through your school's intermediaries. TieCare is unique in that we maintain a full staff of representatives around the world, many of whom live in the same region as your schools. Communication with the representatives will always be responded to within hours.
<b>ANNUAL RATING REVIEW</b>	TieCare's multinational pooling methodology combines both individual and small group performance which enables us to rate plans on the overall global performance of the pool. As a result, rate adjustments are steady versus those that tend to fluctuate when performance is rated on an individual basis.
<b>THE INTERNATIONAL EDUCATOR</b>	Faculty members receive a free subscription to TIEonline.com (a \$50 value per faculty member). Each school receives print copies of the TIE newspaper delivered to their campus four times a year, at no charge.
<b>GIVING BACK</b>	TieCare has been a long-time, annual supporter of the international school community and its regional associations, including AAIE, AdvacedEd, ACAMIS, AISA, AISH, ASSAA, BSME, CEESA, EARCOS, NESA, and Tri-Association.
<b>CUSTOMER LOYALTY</b>	TieCare has averaged a renewal rate of 93% over the past five years.
<b>TIECARE LOYALTY</b>	We take great pride in our core principle to "do the right thing" on behalf of your school, your faculty and their dependents.

# TieCare Representatives Around the World

TieCare works with select distributors, brokers and agents to serve our clients around the world. We support our distributors with the TieCare service team below:



**Mark Tomaszewski**  
President,  
TieCare International

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**Stephen Boush**  
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