

GLOBAL HEALTH PLATINUM BENEFITS

	PLATINUM PLAN
ANNUAL BENEFIT LIMIT (Plan available in US dollars, euros or GBP sterling)	\$2,500,000, €2,340,000, £1,560,000
IN-PATIENT AND DAY-PATIENT TREATMENT	
Private hospital accommodation, parent accommodation, specialist treatment, tests and surgery, organ and bone marrow transplants, and road ambulance charges	100% refund
Hospital cash benefit (Max 60 nights per annum)	\$320, €300, £200 (per night)
Hospice and palliative care (Life-time limit)	\$48,000, €45,000, £30,000
OUT-PATIENT TREATMENT	
Emergency ward treatment, out-patient surgical procedures, GP and specialist consultations, treatment, tests, and prescribed drugs, complementary medicine (Max 10 visits), and home nursing (Max 12 weeks per annum)	100% refund
Traditional Chinese medicine (China only, max 10 visits per annum)	\$32, €30, £20 (per visit)
Physiotherapy	\$4,000, €3,750, £2,500
12 Well-being health screening (Excess applied per claim, per period of cover)	\$480, €450, £300
12 Well-child health screening (Excess applied per claim, per period of cover) Exclusive to Platinum	\$500, €460, £310 (Life-time limit)
TREATMENT FOR CANCER	
In- & day-patient treatment, radiotherapy and chemotherapy	100% refund
Out-patient follow-up consultations and tests (Excess applied per claim, per period of cover)	100% refund
CHRONIC CONDITIONS	
Monitor and maintain (Excess applied per claim, per period of cover) Full refund exclusive to Platinum	100% refund
Acute flare-ups	100% refund
TREATMENT FOR HIV & AIDS	
24 In- & out-patient treatment (Per annum, for a max of 5 years)	\$10,000, €9,375, £6,250
PSYCHIATRIC CARE (Up to life-time limit)	
24 In-patient psychiatric treatment (Max 30 days per annum)	\$80,000, €75,000, £50,000
24 Out-patient psychiatric care (Max 10 consultations per annum)	(Life-time limit)
TREATMENT FOR COMPLICATIONS OF PREGNANCY	
12 In- & day-patient treatment (No cover for childbirth or emergency caesarean section) Optional Maternity Plan available (See page 7)	100% refund
DENTAL CARE	
Emergency in-patient dental treatment for accidental injury (Within 15 days of accident)	100% refund
Emergency out-patient dental treatment for accidental injury (Within 72 hours of accident)	\$1,200, €1,125, £750
6 Routine dental treatment (Excess applied per claim, per period of cover)	\$2,000, €1,800, £1,200
12 Complex dental treatment (Excess applied per claim, per period of cover) Exclusive to Platinum	
EMERGENCY EVACUATION	
Emergency evacuation, economy class return airfare to country of residence, economy class travelling expenses of a companion	100% refund
Accommodation expenses of a companion (Up to 15 nights per annum)	\$160, €150, £100 (per night)
12 Compassionate home travel (One claim only)	100% refund
Repatriation of mortal remains, <u>or</u>	\$20,000, €18,750, £12,500
Local burial or cremation (Outside your home country)	\$1,600, €1,500, £1,000
STANDARD EXCESS	
Applied per claim unless otherwise stated (More excess options available)	\$50, €45, £30 excess

KEY:

6 **12** **24** Available after either 6, 12 or 24 months continuous cover respectively.

IMPORTANT NOTE: All benefits are per insured person per annum unless stated otherwise. Please refer to the Global Health Elite plan agreement for a full description



GLOBAL HEALTH ELITE PLAN RANGE BENEFITS

	GOLD PLAN	SILVER PLAN	BRONZE PLAN
ANNUAL BENEFIT LIMIT (Plans available in US dollars, Euros or GBP sterling)	\$2,500,000, €2,340,000, £1,560,000	\$2,000,000, €1,875,000, £1,250,000	\$1,000,000, €940,000, £625,000
IN-PATIENT AND DAY-PATIENT TREATMENT			
Private hospital accommodation	100% refund	100% refund	100% refund
Parent accommodation	100% refund	100% refund	100% refund
Specialist treatment, tests and surgery	100% refund	100% refund	100% refund
Organ and bone marrow transplants	100% refund	100% refund	100% refund
Road ambulance charges	100% refund	100% refund	100% refund
Hospital cash benefit (Max 60 nights per annum)	\$160, €150, £100 (per night)	\$80, €75, £50 (per night)	\$40, €37.50, £25 (per night)
Hospice and palliative care (Life-time limit)	\$32,000, €30,000, £20,000	\$24,000, €22,500, £15,000	\$16,000, €15,000, £10,000
OUT-PATIENT TREATMENT			
Emergency ward treatment	100% refund	100% refund	Not covered
Out-patient surgical procedures	100% refund	100% refund	100% refund
GP and specialist consultations, treatments, tests and prescribed drugs	100% refund	100% refund	100% refund for post-hospital treatment only
Complementary medicine (Max 10 visits per annum)	100% refund	100% refund	100% refund for post-hospital treatment only
Traditional Chinese medicine (China only, max 10 visits per annum)	\$32, €30, £20 (per visit)	\$32, €30, £20 (per visit)	Not covered
Home nursing (Max 12 weeks per annum)	100% refund	100% refund	100% refund
Physiotherapy	\$1,600, €1,500, £1,000	\$800, €750, £500	\$400, €375, £250 (Post-hospital treatment only)
12 Well-being health screening (Excess applied per claim, per period of cover)	\$400, €375, £250	\$240, €225, £150	Not covered
TREATMENT FOR CANCER			
In- & day-patient treatment, radiotherapy and chemotherapy	100% refund	100% refund	100% refund
Out-patient follow-up consultations and tests (Excess applied per claim, per period of cover)	100% refund	100% refund	100% refund to a max of 1 year
CHRONIC CONDITIONS			
Monitor and maintain (Excess applied per claim, per period of cover)	\$10,000, €9,375, £6,250	\$5,000, €4,650, £3,125	Not covered
Acute flare-ups	100% refund	100% refund	100% refund ¹
TREATMENT FOR HIV & AIDS			
24 In- & day-patient treatment (Per annum, max 5 years)	\$5,000, €4,650, £3,125	\$5,000, €4,650, £3,125	\$5,000, €4,650, £3,125
24 Out-patient treatment (Per annum, max 5 years)			Not covered
PSYCHIATRIC CARE (Up to life-time limit)			
24 In- & day-patient psychiatric treatment (Max 30 days per annum)	\$64,000, €60,000, £40,000, (Life-time limit)	\$48,000, €45,000, £30,000, (Life-time limit)	\$40,000, €37,500, £25,000 ¹ (Life-time limit)
24 Out-patient psychiatric care (Max 10 consultations per annum)			
TREATMENT FOR COMPLICATIONS OF PREGNANCY			
12 In- & day-patient treatment	\$9,600, €9,000, £6,000	\$6,400, €6,000, £4,000	\$4,800, €4,500, £3,000

	GOLD PLAN	SILVER PLAN	BRONZE PLAN
DENTAL CARE			
Emergency in-patient dental treatment for accidental injury (Within 15 days of accident)	\$12,800, €12,000, £8,000	\$8,000, €7,500, £5,000	\$4,800, €4,500, £3,000
Emergency out-patient dental treatment for accidental injury (Within 72 hours of accident)	\$800, €750, £500	\$400, €375, £250	Not covered
6 Routine dental treatment	\$1,000, €900, £600	Not covered	Not covered
EMERGENCY EVACUATION			
Emergency evacuation	100% refund	100% refund	100% refund
Economy class return airfare to country of residence	100% refund	100% refund	100% refund
Economy transport expenses of a companion	100% refund	100% refund	100% refund
Accommodation expenses of a companion (Up to 15 nights per annum)	\$120, €112.50, £75 (per night)	\$96, €90, £60 (per night)	\$72, €67.50, £45 (per night)
12 Compassionate home travel – economy class (One claim only)	100% refund	100% refund	100% refund
Repatriation of mortal remains, <u>or</u>	\$16,000, €15,000, £10,000	\$11,200, €10,500, £7,000	\$8,000, €7,500, £5,000
Local burial or cremation (Outside your home country)	\$1,600, €1,500, £1,000	\$1,600, €1,500, £1,000	\$1,600, €1,500, £1,000
STANDARD EXCESS			
Applied per claim unless otherwise stated (More excess options available)	\$50, €45, £30 excess	\$50, €45, £30 excess	Nil excess
LONDON CO-INSURANCE			
Applied to treatment received within the London area (No cover at all is provided in London under Area Four)	20% co-insurance (We will pay only 80% of your total eligible treatment costs)	20% co-insurance (We will pay only 80% of your total eligible treatment costs)	20% co-insurance (We will pay only 80% of your total eligible treatment costs)

OPTIONAL MATERNITY PLAN	ADD TO THE PLATINUM PLAN	ADD TO THE GOLD PLAN
12 Routine maternity care, out-patient complications of pregnancy, childbirth and caesarean delivery (Per pregnancy)	100% of costs up to \$12,000, €11,250, £7,500	80% of costs up to \$6,400, €6,000, £4,000
12 Cover for newborns (Cover limited to the first 28 days of life) In- and day-patient accommodation and treatment charges for newborns (Per pregnancy)	\$48,000, €45,000, £30,000	\$40,000, €37,500, £25,000

AREA OF COVER OPTIONS	AVAILABLE WITH PLATINUM, GOLD, SILVER AND BRONZE PLANS
AREA ONE: World-wide excluding cover in the USA	Full cover excluding the USA
AREA TWO: World-wide inc. USA cover whilst on a temporary trip (max. 45 days duration)	Full cover including \$100,000 of USA cover
AREA THREE: World-wide inc. USA cover whilst on a temporary trip (max. 90 days duration)	Full cover including \$250,000 of USA cover
AREA FOUR: Africa & Indian Sub-continent, plus cover for emergency treatment, covered by your plan, and received during temporary trips (max. 90 days duration) outside Africa & Indian Sub-continent. NB: No cover is provided in respect of treatment (either planned or emergency treatment) received in the USA, Canada, the Caribbean, or within the London area.	Full cover in Africa & Indian Sub-continent plus \$100,000, €93,750, £62,500 of cover for emergency treatment received out-of-area

KEY:

6 **12** **24** Available after either 6, 12 or 24 months continuous cover respectively.
1 100% refund for in-patient and day-patient hospital treatment and post-hospital treatment.

IMPORTANT NOTE: All benefits are per insured person per annum unless stated otherwise. Please refer to the Global Health Elite plan agreement for a full description of the cover

POST-HOSPITAL TREATMENT (BRONZE): Post-hospital treatment means medically necessary follow-up consultations and treatment received within 90 days of being discharged from hospital, following in-patient or day-patient treatment.