



# The Bronze plan

**Just to let you know**—you won't find complete information for the Bronze plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply you purchase it. You can find these in the plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per policy, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

Bronze	
<b>Annual benefit limit</b>	US\$1,500,000 or £1,000,000 or €1,125,000
<b>Hospital costs</b>	
Hospital accommodation	✔ Semi-private hospital room ⊕ Private hospital room
Hospital treatment	✔ Full cover
Parent accommodation	✔ Full cover
Local ambulance	✔ Full cover
Hospital cash benefit	🟡 US\$150 or £100 or €113 per night
Advanced imaging tests	✔ Full cover
<b>Cancer treatment</b>	
Cancer treatment	✔ Full cover
Cancer genome tests	✔ Full cover
Wigs	🟡 Lifetime limit of US\$150 or £100 or €113
Counselling	🟡 Lifetime limit of US\$500 or £330 or €375
Dietitian	🟡 Lifetime limit of US\$100 or £67 or €75
<b>Organ, bone marrow or tissue transplants</b>	
Transplant and related treatment	✔ Full cover
Donor costs	🟡 Up to US\$25,000 or £16,600 or €18,750 per transplant
<b>Kidney dialysis</b>	
Kidney dialysis	✔ Full cover
<b>Reconstructive surgery</b>	
Reconstructive surgery	🟡 Inpatient, daypatient & post-hospital treatment received within the 90-day period following the date you are discharged from hospital

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

## Bronze

### Congenital conditions or hereditary conditions

**Congenital conditions or hereditary conditions** 🟡 Inpatient, daypatient & post-hospital treatment received within the 90-day period following the date you are discharged from hospital, up to a lifetime limit of US\$50,000 or £33,300 or €37,500

### Mental health treatment

**Lifetime mental health treatment limit** US\$50,000 or £33,300 or €37,500

**Inpatient and daypatient mental health treatment (12-month waiting period)** 🟡 Up to 30 days per policy year

**Outpatient mental health treatment (12-month waiting period)** 🟡 Up to 10 consultations per policy year for post-hospital treatment received within the 90-day period following the date you are discharged from hospital following inpatient or daypatient mental health treatment

**Outpatient mental health medication (12-month waiting period)** 🟡 Up to US\$500 or £333 or €375 for medication prescribed within the 90-day period following the date you are discharged from hospital following inpatient or daypatient mental health treatment, subject to a 20% co-insurance

### HIV/AIDS treatment

**HIV/AIDS treatment (24-month waiting period)** 🟡 Inpatient and daypatient treatment only, up to US\$5,000 or £3,300 or €3,750 per policy year

### Medical appliances

**Medical aids** 🟡 Up to US\$250 or £160 or €188 per medical condition per policy year

**Prosthetic implants** ✔ Full cover

**Prosthetic devices** 🟡 Up to US\$500 or £330 or €375 per device

### Outpatient treatment

**Annual limit for outpatient treatment** Full cover up to your annual plan limit

**Primary medical care** 🟡 Post-hospital treatment received within the 90-day period following the date you are discharged from hospital

**Emergency ward treatment** 🟡 Essential and immediate treatment necessary as the result of an accident, plus one follow-up appointment with a medical doctor

**Outpatient surgical procedures** ✔ Full cover

**Complementary treatments** 🟡 Up to 10 sessions per policy year for post-hospital treatment received within the 90-day period following the date you are discharged from hospital

**Physiotherapy** 🟡 Post-hospital treatment received within the 90-day period following the date you are discharged from hospital, up to US\$1,000 or £660 or €750 per policy year

### Chronic conditions

**Acute flare-ups** 🟡 Inpatient, daypatient & post-hospital treatment received within the 90-day period following the date you are discharged from hospital

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

## Bronze

### Rehabilitation treatment

Rehabilitation treatment 🟡 Up to US\$2,000 or £1,330 or €1,500 per policy year

### Home nursing costs

Home nursing costs 🟡 Up to US\$5,000 or £3,300 or €3,750 per medical condition per policy year

### Lifetime care

**Lifetime limit for all lifetime care** US\$25,000 or £16,600 or €18,750

Hospice and palliative care 🟡 Up to the lifetime limit for all lifetime care

Artificial life maintenance 🟡 Up to the lifetime limit for all lifetime care

Persistent vegetative state and neurological damage 🟡 Up to the lifetime limit for all lifetime care

### Dental costs

Emergency restorative treatment you receive as an inpatient ✔ Full cover

### Maternity costs

Complications of pregnancy affecting the mother (12-month waiting period) 🟡 Up to US\$4,800 or £3,200 or €3,600 per policy year

### Expat benefits

24-hour medical assistance helpline ✔ Full cover

Medevac Basic ✔ Full cover

Return airfare ✔ Full cover

Travel expenses of a companion ✔ Full cover

Accommodation expenses of a companion 🟡 Up to US\$75 or £50 or €56 per night

Compassionate home visit (12-month waiting period) 🟡 Lifetime limit of one claim per member

Repatriation of mortal remains ✔ Full cover

Burial or cremation 🟡 Up to US\$1,600 or £1,060 or €1,200

Medevac Plus ⊕ Full cover

# Options for your plan

## Private hospital room

As standard on the Bronze plan, you have cover for a semi-private room when you're admitted to hospital. If you choose the private hospital room option, you have cover for a private room when you're admitted to hospital.

## Personal accident plan

With an optional personal accident plan, we pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or their permanent and total disablement within 2 years of the accident. Premiums for a personal accident benefit of US\$75,000 start at US\$9.45 per member, per month.

## Medevac Plus

As standard on the Bronze plan, we organise your emergency medical evacuation should you suffer a life-threatening or limb-threatening condition that cannot be treated locally. If you choose Medevac Plus, you can request repatriation to your country of nationality (if within your coverage zone) or your country of residence following your eligible evacuation. The circumstances under which we evacuate you are extended to include advanced imaging tests and cancer treatment that cannot be provided locally.



# The SilverLite plan

**Just to let you know**—you won't find complete information for the SilverLite plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. You can find these in the plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per policy year, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

SilverLite	
<b>Annual benefit limit</b>	US\$1,500,000 or £1,000,000 or €1,125,000
<b>Hospital costs</b>	
Hospital accommodation	✔ Semi-private hospital room ⊕ Private hospital room
Hospital treatment	✔ Full cover
Parent accommodation	✔ Full cover
Local ambulance	🟡 Up to US\$1,600 or £1,065 or €1,200 per policy year
Hospital cash benefit	🟡 US\$200 or £132 or €150 per night
Advanced imaging tests	✔ Full cover
<b>Cancer treatment</b>	
Cancer treatment	✔ Full cover
Cancer genome tests	✔ Full cover
Wigs	🟡 Lifetime limit of US\$150 or £100 or €113
Counselling	🟡 Lifetime limit of US\$500 or £330 or €375
Dietitian	🟡 Lifetime limit of US\$100 or £67 or €75
<b>Organ, bone marrow or tissue transplants</b>	
Transplant and related treatment	✔ Full cover
Donor costs	🟡 Up to US\$25,000 or £16,600 or €18,750 per transplant
<b>Kidney dialysis</b>	
Kidney dialysis	✔ Full cover
<b>Reconstructive surgery</b>	
Reconstructive surgery	✔ Full cover
<b>Congenital conditions or hereditary conditions</b>	
Congenital conditions or hereditary conditions	🟡 Lifetime limit of US\$60,000 or £40,000 or €45,000

Key ✔ Full cover within annual benefit limit ⚡ Partial or limited cover + Optional cover

### SilverLite

#### HIV/AIDS treatment

HIV/AIDS treatment (24-month waiting period) ⚡ Up to US\$5,000 or £3,300 or €3,750 per policy year

#### Medical appliances

Prosthetic implants ✔ Full cover

Prosthetic devices ⚡ Up to US\$1,000 or £660 or €750 per device

#### Outpatient treatment

Annual limit for outpatient treatment ⚡ US\$5,000 or £3,300 or €3,750  
+ Option A US\$7,500 or £5,000 or €5,625  
+ Option B US\$10,000 or £6,600 or €7,500

Primary medical care ⚡ US\$1,500 or £1,000 or €1,125 per policy year  
+ Option A US\$2,500 or £1,665 or €1,875 per policy year  
+ Option B US\$3,500 or £2,310 or €2,625 per policy year

Emergency ward treatment ⚡ Up to the annual limit for outpatient treatment

Outpatient surgical procedures ⚡ Up to the annual limit for outpatient treatment

Physiotherapy ⚡ Up to US\$250 or £165 or €188 per policy year

#### Chronic conditions

Acute flare-ups ⚡ Inpatient and daypatient treatment, with cover for outpatient treatment up to the benefit limit for primary medical care

Monitoring and maintenance ⚡ Up to the benefit limit for primary medical care

#### Rehabilitation treatment

Rehabilitation treatment ⚡ Up to US\$2,000 or £1,330 or €1,500 per policy year

#### Home nursing costs

Home nursing costs ⚡ Up to US\$8,000 or £5,300 or €6,000 per medical condition per policy year

#### Lifetime care

Lifetime limit for all lifetime care US\$50,000 or £33,300 or €37,500

Hospice and palliative care ⚡ Up to the lifetime limit for all lifetime care

Artificial life maintenance ⚡ Up to the lifetime limit for all lifetime care

Persistent vegetative state & neurological damage ⚡ Up to the lifetime limit for all lifetime care

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

### SilverLite

#### Dental costs

**Emergency restorative treatment you receive as an inpatient** 🟡 Up to US\$5,000 or £3,330 or €3,750 per policy year

**Dental Basic**  
(6-month waiting period) ⊕ Up to US\$500 or £330 or €375 per policy year, subject to a 10% co-insurance

#### Maternity costs

**Routine maternity care and routine care of newborns** (12-month waiting period) ⊕ Up to US\$5,000 or £3,330 or €3,750 per policy year, subject to a 20% co-insurance

**Complications of pregnancy affecting the mother** (12-month waiting period) 🟡 Up to US\$10,000 or £6,600 or €7,500 per policy year

#### Expat benefits

**24-hour medical assistance helpline** ✔ Full cover

**Medevac Basic** ✔ Full cover

**Return airfare** ✔ Full cover

**Travel expenses of a companion** ✔ Full cover

**Accommodation expenses of a companion** 🟡 Up to US\$100 or £67 or €75 per night

**Repatriation of mortal remains** 🟡 Up to US\$5,000 or £3,330 or €3,750

**Burial or cremation** 🟡 Up to US\$1,600 or £1,060 or €1,200

**Medevac Plus** ⊕ Full cover

# Options for your plan

## Private hospital room

As standard on the SilverLite plan, you have cover for a semi-private room when you're admitted to hospital. If you choose the private hospital room option, you have cover for a private room when you're admitted to hospital.

## Annual limit for outpatient treatment

The SilverLite plan gives you cover for all outpatient treatment up to US\$5,000 or £3,330 or €3,750 per policy year. You can extend this limit to US\$7,500 or £5,000 or €5,625 per policy year (**Option A**) or to US\$10,000 or £6,600 or €7,500 per policy year (**Option B**).

Within the standard limit for outpatient treatment, you have US\$1,500 or £1,000 or €1,125 per policy year for primary medical care (e.g., doctor visits). Selection **Option A** extends that limit to US\$2,500 or £1,665 or €1,875 per policy year, while selecting **Option B** extends that limit to US\$3,500 or £2,310 or €2,625 per policy year.

## Dental option

You can add cover for routine dental care with the Dental Basic option. The cover provided by Dental Basic includes screening, polishing, and simple extractions up to US\$500 or £330 or €375 per policy year, subject to a 10% co-insurance.

## Routine maternity option

You can add cover for routine maternity care and routine care of newborns to your employees' plans with the routine maternity option. This gives your employees cover up to US\$5,000 or £3,330 or €3,750 per pregnancy, subject to a 20% co-insurance.

## Medevac Plus

As standard on the SilverLite plan, we organise your emergency medical evacuation should you suffer a life-threatening or limb-threatening condition that cannot be treated locally. If you choose Medevac Plus, you can request repatriation to your country of nationality (if within your coverage zone) or your country of residence following your eligible evacuation. The circumstances under which we evacuate you are extended to include advanced imaging tests and cancer treatment that cannot be provided locally.

## Waiting periods

Most waiting periods stated in table of benefits above don't apply to businesses that choose Medical History Disregarded as their underwriting type, or businesses insuring 20+ employees with us. However, the waiting period for the HIV/AIDS benefit always applies, regardless of your company's size or underwriting type.

## Personal accident plan

With an optional personal accident plan, we pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or their permanent and total disablement within 2 years of the accident. Premiums for a personal accident benefit of US\$75,000 start at US\$9.45 per member, per month.





# The Silver plan

**Just to let you know**—you won't find complete information for the Silver plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. You can find these in the plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per policy year, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

Silver	
<b>Annual benefit limit</b>	US\$2,500,000 or £1,666,000 or €1,875,000
<b>Hospital costs</b>	
Hospital accommodation	✔ Private hospital room
Hospital treatment	✔ Full cover
Parent accommodation	✔ Full cover
Local ambulance	✔ Full cover
Hospital cash benefit	🟡 US\$200 or £132 or €150 per night
Advanced imaging tests	✔ Full cover
<b>Cancer treatment</b>	
Cancer treatment	✔ Full cover
Cancer genome tests	✔ Full cover
Genetic testing for cancer (12-month waiting period)	🟡 Lifetime limit of US\$2,000 or £1,320 or €1,500
Preventive cancer treatment (12-month waiting period)	🟡 Lifetime limit of US\$25,000 or £16,600 or €18,750, subject to a 20% co-insurance
Wigs	🟡 Lifetime limit of US\$150 or £100 or €113
Counselling	🟡 Lifetime limit of US\$500 or £330 or €375
Dietitian	🟡 Lifetime limit of US\$100 or £67 or €75
<b>Organ, bone marrow or tissue transplants</b>	
Transplant and related treatment	✔ Full cover
Donor costs	🟡 Up to US\$25,000 or £16,600 or €18,750 per transplant
<b>Kidney dialysis</b>	
Kidney dialysis	✔ Full cover
<b>Reconstructive surgery</b>	
Reconstructive surgery	✔ Full cover
<b>Congenital conditions or hereditary conditions</b>	
Congenital conditions or hereditary conditions	🟡 Lifetime limit of US\$80,000 or £53,300 or €60,000

Key ✔ Full cover within annual benefit limit ⚡ Partial or limited cover + Optional cover

## Silver

### Mental health treatment

**Lifetime mental health treatment limit** US\$75,000 or £50,000 or €56,250

**Inpatient and daypatient mental health treatment** (12-month waiting period) ⚡ Up to the lifetime limit for mental health treatment

**Outpatient mental health treatment** (12-month waiting period) ⚡ Up to 10 consultations per policy year

**Outpatient mental health medication** (12-month waiting period) ⚡ Up to US\$500 or £333 or €375 per policy year, subject to a 20% co-insurance

### HIV/AIDS treatment

**HIV/AIDS treatment** (24-month waiting period) ⚡ Up to US\$75,000 or £50,000 or €56,250 per policy year

### Medical appliances

**Medical aids** ⚡ Up to US\$500 or £330 or €375 per medical condition per policy year

**Prosthetic implants** ✔ Full cover

**Prosthetic devices** ⚡ Up to US\$1,000 or £660 or €750 per device

### Outpatient treatment

**Annual limit for outpatient treatment** Full cover up to your annual plan limit

**Primary medical care** ✔ Full cover

**Emergency ward treatment** ✔ Full cover

**Outpatient surgical procedures** ✔ Full cover

**Complementary treatments** ⚡ Up to 10 sessions per policy year

**Hormone replacement therapy** ⚡ Maximum period of 12 months from the date of diagnosis

**Traditional Chinese medicine** ⚡ Up to US\$50 or £33 or €38 per session, up to a maximum of 15 sessions

**Physiotherapy** ✔ Full cover

### Chronic conditions

**Acute flare-ups** ✔ Full cover

**Monitoring and maintenance** ✔ Full cover

### Well-being benefits

**Preventive health and well-being** (6-month waiting period) ⚡ Up to US\$400 or £260 or €300 per policy year

**Vaccinations for adults** ⚡ Up to US\$300 or £200 or €225 per policy year

**Well-child benefit** (6-month waiting period) ⚡ Up to US\$400 or £260 or €300 per policy year

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover + Optional cover

## Silver

### Rehabilitation treatment

Rehabilitation treatment 🟡 Up to US\$4,000 or £2,660 or €3,000 per policy year

### Home nursing costs

Home nursing costs 🟡 Up to US\$10,000 or £6,660 or €7,500 per medical condition per policy year

### Lifetime care

**Lifetime limit for all lifetime care** US\$50,000 or £33,300 or €37,500

Hospice and palliative care 🟡 Up to the lifetime limit for all lifetime care

Artificial life maintenance 🟡 Up to the lifetime limit for all lifetime care

Persistent vegetative state and neurological damage 🟡 Up to the lifetime limit for all lifetime care

### Dental costs

Emergency restorative treatment you receive as an inpatient ✔ Full cover

Emergency restorative treatment you receive as an outpatient 🟡 Up to US\$500 or £330 or €375 per policy year

Dental Basic (6-month waiting period) + Up to US\$1,000 or £660 or €750 per policy year, subject to a 20% co-insurance

Dental Plus (10-month waiting period) + Up to US\$1,500 or £1,000 or €1,125 per policy year, subject to a 20% co-insurance

### Maternity costs

Complications of pregnancy affecting the mother (12-month waiting period) 🟡 Up to US\$15,000 or £10,000 or €11,250 per policy year

Treatment for congenital conditions or hereditary conditions for newborn babies 🟡 Inpatient or daypatient treatment received within the 90-day period following birth, up to US\$10,000 or £6,600 or €7,500 per pregnancy

### Expat benefits

24-hour medical assistance helpline ✔ Full cover

Medevac Basic ✔ Full cover

Return airfare ✔ Full cover

Travel expenses of a companion ✔ Full cover

Accommodation expenses of a companion 🟡 Up to US\$150 or £100 or €113 per night

Compassionate home visit (12-month waiting period) 🟡 Lifetime limit of one claim per member

Repatriation of mortal remains ✔ Full cover

Burial or cremation 🟡 Up to US\$1,600 or £1,060 or €1,200

Medevac Plus + Full cover

# Options for your plan

## Dental options

You can add cover for routine dental care with the Dental Basic option. The cover provided by Dental Basic includes screening, polishing, and simple extractions up to US\$1,000 or £660 or €755 per policy year, subject to a 20% co-insurance.

You can add cover for complex dental care with the Dental Plus option. The cover provided by Dental Plus includes dentures, dental bridges, crowns, inlays and onlays, and dental implants up to US\$1,500 or £1,000 or €1,125 per policy year, subject to a 20% co-insurance.

## Medevac Plus

As standard on the Silver plan, we organise your emergency medical evacuation should you suffer a life-threatening or limb-threatening condition that cannot be treated locally. If you choose Medevac Plus, you can request repatriation to your country of nationality (if within your coverage zone) or your country of residence following your eligible evacuation. The circumstances under which we evacuate you are extended to include advanced imaging tests and cancer treatment that cannot be provided locally.

## Personal accident plan

With an optional personal accident plan, we pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or their permanent and total disablement within 2 years of the accident. Premiums for a personal accident benefit of US\$75,000 start at US\$9.45 per member, per month.



# The Gold plan

**Just to let you know**—you won't find complete information for the Gold plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. You can find these in the plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per policy year, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

Gold	
<b>Annual benefit limit</b>	US\$5,000,000 or £3,333,000 or €3,750,000
<b>Hospital costs</b>	
Hospital accommodation	✔ Private hospital room
Hospital treatment	✔ Full cover
Parent accommodation	✔ Full cover
Local ambulance	✔ Full cover
Hospital cash benefit	🟡 US\$350 or £231 or €263 per night
Advanced imaging tests	✔ Full cover
<b>Cancer treatment</b>	
Cancer treatment	✔ Full cover
Cancer genome tests	✔ Full cover
Genetic testing for cancer (12-month waiting period)	🟡 Lifetime limit of US\$4,000 or £2,640 or €3,000
Preventive cancer treatment (12-month waiting period)	🟡 Lifetime limit of US\$40,000 or £26,600 or €30,000
Cash benefit upon diagnosis of cancer (6-month waiting period)	🟡 US\$5,000 or £3,330 or €3,750 with a lifetime limit of one claim per member
Wigs	🟡 Lifetime limit of US\$250 or £165 or €188
Counselling	🟡 Lifetime limit of US\$750 or £500 or €563
Dietitian	🟡 Lifetime limit of US\$250 or £165 or €188
<b>Organ, bone marrow or tissue transplants</b>	
Transplant and related treatment	✔ Full cover
Donor costs	🟡 Up to US\$25,000 or £16,600 or €18,750 per transplant
<b>Kidney dialysis</b>	
Kidney dialysis	✔ Full cover
<b>Reconstructive surgery</b>	
Reconstructive surgery	✔ Full cover

Key ✔ Full cover within annual benefit limit ⚡ Partial or limited cover ⊕ Optional cover

## Gold

### Congenital conditions or hereditary conditions

Congenital conditions or hereditary conditions ⚡ Lifetime limit of US\$100,000 or £66,600 or €75,000

### Mental health treatment

**Lifetime mental health treatment limit** US\$100,000 or £66,600 or €75,000

**Inpatient and daypatient mental health treatment** (12-month waiting period) ⚡ Up to the lifetime limit for mental health treatment

**Outpatient mental health treatment** (12-month waiting period) ⚡ Up to 10 consultations per policy year

**Outpatient mental health medication** (12-month waiting period) ⚡ Up to US\$500 or £333 or €375 per policy year, subject to a 20%co-insurance

### HIV/AIDS treatment

HIV/AIDS treatment (24-month waiting period) ⚡ Up to US\$100,000 or £66,600 or €75,000 per policy year

### Medical appliances

Medical aids ⚡ Up to US\$1,000 or £660 or €750 per medical condition per policy year

Prosthetic implants ✔ Full cover

Prosthetic devices ⚡ Up to US\$1,500 or £1,000 or €1,125 per device

### Outpatient treatment

**Annual limit for outpatient treatment** Full cover up to your annual plan limit

Primary medical care ✔ Full cover

Emergency ward treatment ✔ Full cover

Outpatient surgical procedures ✔ Full cover

Complementary treatments ⚡ Up to 15 sessions per policy year

Hormone replacement therapy ⚡ Maximum period of 18 months from the date of diagnosis

Traditional Chinese medicine ⚡ Up to US\$50 or £33 or €38 per session, up to a maximum of 20 sessions

Physiotherapy ✔ Full cover

### Chronic conditions

Acute flare-ups ✔ Full cover

Monitoring and maintenance ✔ Full cover

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

## Gold

### Well-being benefits

**Preventive health and well-being** (6-month waiting period) 🟡 Up to US\$1,200 or £780 or €900 per policy year

**Vaccinations for adults** 🟡 Up to US\$500 or £330 or €375 per policy year

**Well-child benefit** (6-month waiting period) 🟡 Up to US\$800 or £520 or €600 per policy year

### Rehabilitation treatment

**Rehabilitation treatment** 🟡 Up to US\$6,000 or £4,000 or €4,500 per policy year

### Home nursing costs

**Home nursing costs** 🟡 Up to US\$15,000 or £10,000 or €11,250 per medical condition per policy year

### Lifetime care

**Lifetime limit for all lifetime care** US\$100,000 or £66,600 or €75,000

**Hospice and palliative care** 🟡 Up to the lifetime limit for all lifetime care

**Artificial life maintenance** 🟡 Up to the lifetime limit for all lifetime care

**Persistent vegetative state and neurological damage** 🟡 Up to the lifetime limit for all lifetime care

### Dental costs

**Emergency restorative treatment you receive as an inpatient** ✔ Full cover

**Emergency restorative treatment you receive as an outpatient** 🟡 Up to US\$1,000 or £660 or €750 per policy year

**Dental Basic** (6-month waiting period) 🟡 Up to US\$1,500 or £1,000 or €1,125 per policy year

**Dental Plus** (10-month waiting period) ⊕ Up to US\$2,000 or £1,330 or €1,500 per policy year, subject to a 20% co-insurance

### Maternity costs

**Routine maternity care and routine care of newborns** (12-month waiting period) 🟡 Up to US\$18,500 or £12,200 or €13,875 per pregnancy

**Complications of childbirth** (12-month waiting period) ✔ Full cover

**Complications of pregnancy affecting the mother** (12-month waiting period) ✔ Full cover

**Treatment for congenital conditions or hereditary conditions for newborn babies** 🟡 Inpatient or daypatient treatment received within the 90-day period following birth, up to US\$100,000 or £66,600 or €75,000 per pregnancy

Key ✔ Full cover within annual benefit limit 🟡 Partial or limited cover ⊕ Optional cover

## Gold

## Expat benefits

24-hour medical assistance helpline	✔ Full cover
Medevac Basic	✔ Full cover
Return airfare	✔ Full cover
Travel expenses of a companion	✔ Full cover
Accommodation expenses of a companion	🟡 Up to US\$250 or £167 or €188 per night
Compassionate home visit (12-month waiting period)	🟡 Lifetime limit of one claim per insured person
Repatriation of mortal remains	✔ Full cover
Burial or cremation	🟡 Up to US\$1,600 or £1,060 or €1,200
Medevac Plus	⊕ Full cover

## Accidental death benefit

Accidental death benefit	🟡 US\$15,000 or £10,000 or €11,250
--------------------------	------------------------------------



# Options for your plan

## Dental options

You can add cover for complex dental care with the Dental Plus option. The cover provided by Dental Plus includes dentures, dental bridges, crowns, inlays and onlays, and dental implants up to US\$2,000 or £1,330 or €1,500 per policy year, subject to a 20% co-insurance.

## Personal accident plan

With an optional personal accident plan, we pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or their permanent and total disablement within 2 years of the accident. Premiums for a personal accident benefit of US\$75,000 start at US\$9.45 per member, per month.

## Medevac Plus

As standard on the Gold plan, we organise your emergency medical evacuation should you suffer a life-threatening or limb-threatening condition that cannot be treated locally. If you choose Medevac Plus, you can request repatriation to your country of nationality (if within your coverage zone) or your country of residence following your eligible evacuation. The circumstances under which we evacuate you are extended to include advanced imaging tests and cancer treatment that cannot be provided locally.