
























Benefit Schedule

THE FOLLOWING BENEFITS ARE COVERED UP TO A MAXIMUM AGGREGATE LIMIT OF £1,000,000,\$1,700,000 OR €1,300,000 PER INSURED PERSON PER YEAR

	International	International Plus	Executive	Executive Plus
H Hospital Services: • Accommodation and meal charges • All inpatient treatment • All inpatient Physician fees • All inpatient Surgeon/Anaesthetist fees • All intensive care unit charges	Full Refund	Full Refund	Full Refund	Full Refund
 Parental Accommodation: When an insured child up to age 17 years is in hospital	Full Refund	Full Refund	Full Refund	Full Refund
 Hospital Cash Benefit: Where inpatient treatment is provided free of charge (max 30 days per Certificate period)	£250/\$425/€325 per night	£250/\$425/€325 per night	£250/\$425/€325 per night	£250/\$425/€325 per night
 Daycare Surgery	Full Refund	Full Refund	Full Refund	Full Refund
 Post Hospital Treatment Received within 90 days of inpatient treatment	Up to £500/\$850/€650	Covered under Outpatient Services	Covered under Outpatient Services	Covered under Outpatient Services
 Local Road Ambulance Service	Full Refund	Full Refund	Full Refund	Full Refund
 Emergency Medical Evacuation	Full Refund	Full Refund	Full Refund	Full Refund
 Repatriation or Local Burial: Only applies outside your home country This benefit is not available to applicants aged 65 or over	Full Refund up to £7,500/\$12,750/€9,750	Full Refund up to £7,500/\$12,750/€9,750	Full Refund up to £7,500/\$12,750/€9,750	Full Refund up to £10,000/\$17,000/€13,000
 Nursing at Home: Up to 26 weeks	Full Refund	Full Refund	Full Refund	Full Refund
 Accident and Emergency Room Services	Full Refund	Full Refund	Full Refund	Full Refund
 Oncology, Chemotherapy and Radiotherapy	Full Refund	Full Refund	Full Refund	Full Refund
 MRI and CT Scans	Full Refund	Full Refund	Full Refund	Full Refund
 Chronic Condition Treatment	Available within Covered Benefits	Available within Covered Benefits	Available within Covered Benefits	Available within Covered Benefits
 Organ Transplantation Surgery	Not Covered	Not Covered	Up to £100,000/\$170,000/€130,000	Up to £200,000/\$340,000/€260,000
 Rehabilitation Care	£100,000 \$170,000/€130,000 lifetime limit	£100,000 \$170,000/€130,000 lifetime limit	£100,000 \$170,000/€130,000 lifetime limit	£100,000 \$170,000/€130,000 lifetime limit
 HIV/AIDS Benefit⁽²⁾	Not Covered	Not Covered	£10,000 \$17,000/€13,000 lifetime limit	£10,000 \$17,000/€13,000 lifetime limit
 Dental Treatment following an Accident	Full Refund	Full Refund	Full Refund	Full Refund
 Routine Dental Treatment	Not Covered	Not Covered	Up to £500/\$850/€650 20% co-insurance	Up to £500/\$850/€650 20% co-insurance
 Newborn Care Only applicable when child is insured	Up to £5,000/\$8,500/€6,500 20% co-insurance	Up to £5,000/\$8,500/€6,500 20% co-insurance	Up to £5,000/\$8,500/€6,500 20% co-insurance	Up to £5,000/\$8,500/€6,500 20% co-insurance
 Outpatient Services: • General Practitioner fees • Prescription Drugs • X-rays, Diagnostic and Pathology tests • Physiotherapy • Specialist and Consultants fees	Not Covered	Up to £3,000/\$5,100/€3,900 £100/\$170/€130 excess per claim ⁽³⁾	Full Refund £100/\$170/€130 excess per claim ⁽³⁾	Full Refund £100/\$170/€130 excess per claim ⁽³⁾⁽⁴⁾
 Complimentary Therapies: • Osteopathy • Chiropractic • Homeopathy • Acupuncture				
 Outpatient Psychiatric Care⁽¹⁾	Not Covered	Not Covered	Not Covered	Up to £750/\$1,275/€975 20% co-insurance
 Maternity Care⁽¹⁾ Normal pregnancy	Not Covered	Not Covered	Up to £5,000/\$8,500/€6,500 30% co-insurance	Up to £10,000/\$17,000/€13,000 30% co-insurance
Complicated pregnancy	Not Covered	Not Covered	Up to £10,000/\$17,000/€13,000 30% co-insurance	Up to £25,000/\$42,500/€32,500 30% co-insurance
 Childhood Vaccinations	Not Covered	Not Covered	Not Covered	Up to £150/\$255/€195
W Wellness Benefit⁽²⁾	Not Covered	Not Covered	Up to £500/\$850/€650 20% co-insurance	Up to £500/\$850/€650 20% co-insurance

Area 1 Worldwide ex USA, Canada & Caribbean

Area 2 Worldwide

(1) One year waiting period applies

(2) Two year waiting period applies

(3) Course of treatment per diagnosed medical condition

(4) The excess per claim can be waived by payment of an additional loading of 35% of the total annual premium for ages 0-44 and 20% for ages 45 and above (only available for the Executive Plus Plan)

Voluntary Excess Option

You can select a voluntary excess which will be payable for each claim (course of treatment per diagnosed medical condition)

£500/\$850/€650	10% premium reduction
£1,000/\$1,700/€1,300	20% premium reduction
£5,000/\$8,500/€6,500	35% premium reduction
£10,000/\$17,000/€13,000	50% premium reduction