

International Health Plan – Summary of Benefits

The four levels of cover you can choose from	Standard	Comprehensive	Prestige	Prestige Plus
Annual policy benefit allowance	Up to £750,000/€950,000/ \$1,200,000 each year	Up to £1,500,000/€1,900,000/ \$2,400,000 each year	Up to £2,000,000/€2,550,000/ \$3,200,000 each year	Up to £3,000,000/€3,825,000/ \$4,800,000 each year
In-patient cover				
In-patient and day-patient treatment including surgeons', anaesthetists', physicians' and consultants' charges, diagnostic tests and physiotherapy and free hospital accommodation	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance
Cash benefit for each night you receive free in-patient treatment and free hospital accommodation	£100/€125/\$160 a night	£100/€125/\$160 a night	£100/€125/\$160 a night	£150/€190/\$240 a night
Parent accommodation. Charges for one parent staying with a child member under 18	Paid in full	Paid in full	Paid in full	Paid in full
In-patient psychiatric treatment	100 days per lifetime membership	100 days per lifetime membership	100 days per lifetime membership	100 days per lifetime membership
Out-patient cover				
Surgical procedures	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance
Medical practitioner charges for consultations	Not included - optional upgrade available	A combined overall limit of £3,000/€3,825/\$4,800 £300/€380/\$480 limit on complementary practitioner charges from the overall out-patient limit shown above £300/€380/\$480 limit on vaccinations from the overall out-patient limit shown above Included within the complementary practitioner benefit limit	A combined overall limit of £5,000/€6,375/\$8,000 £300/€380/\$480 limit on complementary practitioner charges from the overall out-patient limit shown above £300/€380/\$480 limit on vaccinations from the overall out-patient limit shown above Included within the complementary practitioner benefit limit	No annual maximum within the overall policy benefit allowance
Diagnostic tests				No annual maximum within the overall policy benefit allowance
Consultations and treatment for psychiatric illness				Paid in full up to 30 visits within the overall policy benefit allowance.
Physiotherapy				Paid in full up to 35 sessions within the overall policy benefit allowance.
Complementary practitioner charges				Paid in full up to 35 sessions within the overall policy benefit allowance.
Vaccinations and their administration by a medical practitioner or nurse				Up to £500/€635/\$800 each year
Chinese herbal medicine				Paid in full up to 15 sessions at £100/€125/\$160 per session within the overall policy benefit allowance.
Out-patient drugs and dressings prescribed by a medical practitioner	Not included	Up to £200/€255/\$320 each year	Up to £500/€635/\$800 each year	Paid in full within the overall policy benefit allowance
Brain and Body Scans				
Computerised tomography (CT scan), magnetic resonance imaging (MRI scan) and positron emission tomography (PET scan). Received as an in-patient, day-patient or out-patient	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance
Cancer cover				
i) Radiotherapy and chemotherapy. Received as an in-patient, day-patient or out-patient	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance
ii) Drug treatment to prevent recurrence of cancer (excluding pre-existing conditions)	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance
iii) Experimental drug treatments as part of an ethically approved drug trial	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance
iv) Follow-up consultations	Not included – optional upgrade available	Membership lifetime	Membership lifetime	Membership lifetime
Hospital-at-home	Not included	Up to 14 days	Up to 28 days	Up to 28 days
Purchase of wigs during active treatment of cancer	Up to £150/€190/\$240	Up to £150/€190/\$240	Up to £150/€190/\$240	Up to £150/€190/\$240
Day-patient radiotherapy & chemotherapy cash benefit when treatment and accommodation has been free of charge	£50/€60/\$80 a day up to £5,000/€6,375/\$8,000	£50/€60/\$80 a day up to £5,000/€6,375/\$8,000	£50/€60/\$80 a day up to £5,000/€6,375/\$8,000	£150/€190/\$240 a day up to £5,000/€6,375/\$8,000

International Health Plan – Summary of Benefits (continued)

The four levels of cover you can choose from	Standard	Comprehensive	Prestige	Prestige Plus
Chronic cover				
Routine follow up consultations and 120 day limit on in-patient treatment	Not included	Included	Included	Included
Kidney dialysis. In-patient, day-patient or out-patient treatment	Not included	Up to £25,000/€31,875/\$40,000	Up to £50,000/€63,750/\$80,000	£75,000/€95,625/\$120,000
Pregnancy cover				
Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)	Not included	Not included (Optional on small corporate schemes)	Up to £10,000/€12,750/\$16,000	Up to £12,000/€15,300/\$19,200
HIV/AIDS				
HIV/AIDS treatment including Antiretroviral Treatment (ART)	Not included	Not included	Not included	Up to £40,000/€51,000/\$64,000
Palliative care				
Palliative care	Not included	Not included	Up to 30 days (Cancer diagnosis only)	Up to 30 days
Emergency treatment				
Emergency treatment in the USA. Emergency in-patient and day-patient treatment which arises suddenly whilst you are in the USA. Applicable only for plans with worldwide excluding USA area of cover	Up to 6 weeks up to a limit of £10,000/€12,750/\$16,000	Up to 6 weeks up to a limit of £15,000/€19,125/\$24,000	Up to 10 weeks up to a limit of £20,000/€25,500/\$32,000	Up to 10 weeks up to a limit of £30,000/€38,250/\$48,000
Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)	Not included	Not included	Not included	Up to £2,000/€2,550/\$3,200
Ambulance transport for emergency transport to or between hospitals	Up to £500/€635/\$800	Up to £500/€635/\$800	Up to £500/€635/\$800	Up to £700/€890/\$1,120
Evacuation and repatriation service	Included	Included	Included	Included
Health and wellbeing cover				
Non-routine dental care. For example, replacing crowns	50% of costs incurred up to £320/€405/\$510	50% of costs incurred up to £320/€405/\$510	50% of costs incurred up to £500/€635/\$800	80% of costs incurred up to £3,500/€4,450/\$5,600
Routine dental care. For example, check ups, scale and polish	Not included	Not included – optional upgrade available	Not included – optional upgrade available	
Accidental damage to teeth	Up to £10,000/€12,750/\$16,000	Up to £10,000/€12,750/\$16,000	Up to £10,000/€12,750/\$16,000	Up to £10,000/€12,750/\$16,000
Optical cover	Not included	Up to £100/€125/\$160	Up to £100/€125/\$160	Up to £200/€255/\$320
Eyesight test cover	Not included	Paid in full for one eyesight test	Paid in full for one eyesight test	Paid in full for one eyesight test
Health check	Not included	Not included	Up to £300/€380/\$480 each year towards a health check for each member on the policy	Up to £400/€510/\$640 towards a health check for each member on the policy
Disability compensation cover	Not included	Not included	Up to £50,000/€63,750/\$80,000	Up to £100,000/€127,500/\$160,000
Spinal supports, knee braces and aircasts. External prosthesis during active treatment of cancer	Up to £1,500/€1,900/\$2,400	Up to £2,000/€2,550/\$3,200	Up to £2,500/€3,200/\$4,000	Up to £3,500/€4,450/\$5,600
Support and helplines				
Health at Hand	Included	Included	Included	Included
Doctor, Dental, Optical helpline	Included	Included	Included	Included
Interpretation service helpline	Included	Included	Included	Included
Personal Medical Case Management				
Personal Medical Case Management	Included	Included	Included	Included
International Travel Plan				
International Travel Plan	Optional	Optional	Included	Included

International Health Plan – Summary of Benefits (continued)

Optional upgrades

Once you've chosen your level of cover, you can choose from our optional upgrades.

The optional upgrades available for each level are below.

Standard	
Out-patient treatment	
Medical practitioner charges for consultations	£750/€950/\$1,200
Consultations and treatment for psychiatric illness	Complementary practitioner charges limited to £200/€250/\$320 from the overall out-patient limit shown above
Complementary practitioner charges including Chinese herbal medicine	
Diagnostic tests and physiotherapy	Vaccinations are limited to £150/€190/\$240 from the overall out-patient limit shown above
Vaccinations administered by a medical practitioner or nurse	
International Travel Plan	
Annual business travel and holiday cover that takes into account the medical cover you already have – so you don't end up paying twice	Up to 95 days outside your principal country of residence
Comprehensive	
Routine pregnancy cover	
For small corporate schemes only, cannot be purchased alongside the Dental Care upgrade. Extend your employees cover to include day-to-day routine pregnancy and childbirth costs	Up to £5,000/€6,375/\$8,000
Dental Care	
Increased dental benefit including the addition of routine care such as check-ups, scale and polish	80% up to £1,000/€1,275/\$1,600
International Travel Plan	
Annual business travel and holiday cover, you don't pay twice on medical cover as this is covered by your International Health Plan.	Up to 95 days outside your principal country of residence
Prestige	
Dental Care	
Increased dental benefit including the addition of routine care such as check-ups, scale and polish	80% up to £1,500/€1,900/\$2,400

Excess

You can help control the cost of your premium by adding an excess to your policy. We offer five levels of excess, per person, per year.



Exclusions

What's not included in the health plans

Our International Health Plans are designed to cover treatment of medical conditions that respond quickly to treatment – known as acute conditions. Like most health insurance policies, there are a number of exclusions and limitations on the plans and this is just a summary of the most significant exclusions and limitations:

- Pre-existing medical conditions; options to include these are available for company schemes of five or more
- Routine dental check-ups for Standard, Comprehensive or Prestige plans (available as an optional upgrade to Comprehensive and Prestige plans)
- Routine pregnancy and childbirth on Standard or Comprehensive plans (available as an optional upgrade to Comprehensive plans for corporate schemes only)
- Preventative treatment
- Ongoing, recurrent or long-term treatment of long-term illnesses (usually referred to as Chronic conditions) if you have the Standard plan
- Any treatment costs incurred as a result of engaging in or training for any sport for which you receive a salary or monetary reimbursement, including grants or sponsorship (unless you receive travel costs only).
- Claims if you travel outside your area to get treatment or against medical advice

Full details of what members are and are not covered for are provided in the membership handbook, or are available on request.

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