
























## 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
<b>H</b> <b>Hospital Services:</b> • 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
 <b>Parental Accommodation:</b> When an insured child up to age 17 years is in hospital	Full Refund	Full Refund	Full Refund	Full Refund
 <b>Hospital Cash Benefit:</b> 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
 <b>Daycare Surgery</b>	Full Refund	Full Refund	Full Refund	Full Refund
 <b>Post Hospital Treatment</b> Received within 90 days of inpatient treatment	Up to £500/\$850/€650	Covered under Outpatient Services	Covered under Outpatient Services	Covered under Outpatient Services
 <b>Local Road Ambulance Service</b>	Full Refund	Full Refund	Full Refund	Full Refund
 <b>Emergency Medical Evacuation</b>	Full Refund	Full Refund	Full Refund	Full Refund
 <b>Repatriation or Local Burial:</b> 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
 <b>Nursing at Home:</b> Up to 26 weeks	Full Refund	Full Refund	Full Refund	Full Refund
 <b>Accident and Emergency Room Services</b>	Full Refund	Full Refund	Full Refund	Full Refund
 <b>Oncology, Chemotherapy and Radiotherapy</b>	Full Refund	Full Refund	Full Refund	Full Refund
 <b>MRI and CT Scans</b>	Full Refund	Full Refund	Full Refund	Full Refund
 <b>Chronic Condition Treatment</b>	Available within Covered Benefits	Available within Covered Benefits	Available within Covered Benefits	Available within Covered Benefits
 <b>Organ Transplantation Surgery</b>	Not Covered	Not Covered	Up to £100,000/\$170,000/€130,000	Up to £200,000/\$340,000/€260,000
 <b>Rehabilitation Care</b>	£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
 <b>HIV/AIDS Benefit<sup>(3)</sup></b>	Not Covered	Not Covered	£10,000 \$17,000/€13,000 lifetime limit	£10,000 \$17,000/€13,000 lifetime limit
 <b>Dental Treatment following an Accident</b>	Full Refund	Full Refund	Full Refund	Full Refund
 <b>Routine Dental Treatment</b>	Not Covered	Not Covered	Up to £500/\$850/€650 20% co-insurance	Up to £500/\$850/€650 20% co-insurance
 <b>Newborn Care</b> 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
 <b>Outpatient Services:</b> • 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 <sup>(4)(5)</sup>	Full Refund £100/\$170/€130 excess per claim <sup>(4)(5)</sup>	Full Refund £100/\$170/€130 excess per claim <sup>(4)(5)</sup>
 <b>Complimentary Therapies:</b> • Osteopathy • Chiropractic • Homeopathy • Acupuncture				
 <b>Outpatient Psychiatric Care<sup>(2)</sup></b>	Not Covered	Not Covered	Not Covered	Up to £750/\$1,275/€975 20% co-insurance
 <b>Maternity Care<sup>(1)</sup></b> 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
 <b>Childhood Vaccinations</b>	Not Covered	Not Covered	Not Covered	Up to £150/\$255/€195
<b>W</b> <b>Wellness Benefit<sup>(3)</sup></b>	Not Covered	Not Covered	Up to £500/\$850/€650 20% co-insurance	Up to £500/\$850/€650 20% co-insurance

Area 1 Worldwide excluding USA, Canada and Caribbean Area 2 Worldwide

(1) Ten months waiting period applies

(2) One year waiting period applies

(3) Two year waiting period applies

(4) Course of treatment per diagnosed medical condition

(5) The excess per claim can be waived by payment of an additional loading of 10% of the total annual premium

### 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