Group Plan

MediCare INTERNATIONAL

MediCare International
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Group Plan Information

Reassurance for your employees and their families

MediCare are specialists in designing health insurance plans for anyone living or working away from their home territory, as well as many local business communities worldwide.

Through us, the best health facilities are available wherever your employees and their families live, work or travel in their chosen geographical area.

A MediCare plan provides them with the complete reassurance of comprehensive, flexible cover, fast, efficient service and a 24-hour emergency helpline.

Choice of four plans

INTERNATIONAL PLAN
This provides cover for the most vital benefits, including all inpatient hospital costs, cancer treatment, MRI and CT testing procedures and emergency medical evacuation.

INTERNATIONAL PLUS PLAN
The International Plus comprises all the benefits of the International Plan, together with cover for visits to general practitioners, specialists and consultants on an outpatient basis.

EXECUTIVE PLAN
Providing a comprehensive level of benefits, the Executive Plan incorporates all of the above features, together with unlimited cover for outpatient treatment, cover for routine dental care and the costs of pregnancy and childbirth and Wellness Benefit.

EXECUTIVE PLUS PLAN
The top level cover, incorporating all the features of the other three cover levels, plus outpatient psychiatric treatment, childhood vaccinations, enhanced normal and complicated maternity cover, enhanced organ transplantation and repatriation or local burial benefits.

- International Plus, Executive and Executive Plus can be further enhanced by paying an additional premium to remove the £100 excess on claims for outpatient services.
- Detailed benefit descriptions are given on a separate sheet. Please note that each category of employee must select the same cover level.

Choice of geographical areas

We offer cover in two areas:
"Worldwide, excluding USA, Canada and Caribbean" and "Worldwide"

24-hour emergency medical assistance

Your employees will have access to a 24-hour helpline. Whatever the medical emergency or the medical treatment required, the staff at our Assistance Company will be able to help, providing support and advice in the following:

- Pre-authorising any inpatient treatment required by your employees or their dependants and arranging direct settlement with hospitals.
- Arranging emergency medical evacuation where local medical facilities are inadequate or not available.
- Multi-lingual assistance
- Assistance in locating suitable doctors, dentists and other healthcare providers in the area where you are located
- Providing confirmation of cover
- Repatriation of mortal remains or local burial

Premiums

The enclosed premium rate information details the annual premiums, dependant on age, the level of cover selected and the area of cover for each employee. Premiums can be paid annually and quarterly; there is an additional charge of 7.5% of the annual premium for quarterly payments.

If the company has employees and/or dependants in an area where MediCare are required to collect Insurance Premium Tax (IPT) or local taxes, then these will be charged in addition to the premium due under the plan.

For larger groups (50 employees or more)

MediCare can provide a bespoke benefit schedule to meet your exact requirements, with the premium costs reflecting the claims experience of your specific group. To obtain a quotation, please complete the quotation questionnaire.

The Insurer

The Insurer of the plan is Brit Insurance Limited, or Lloyd's Syndicate No. 2987.

Who can join

Any group of three or more employees, of any nationality, under the age 65 at enrolment and living anywhere in the world. However, cover is not available to USA, Canadian or Caribbean nationals permanently resident in their home country, or persons subject to exchange controls or local insurance licensing restrictions.

Setting up a scheme

To set up a scheme, just complete the employer and employee applications. Cover can commence as soon as we have received the forms, together with the first premium cheque. Cheques should be made payable to MediCare International. If you would like to pay by bank transfer, please contact us for our bankers' details.

If you would prefer to have a quotation before setting up a scheme, please contact us.

Documentation

Each member of any scheme you set up will be provided with a membership pack containing:

- Certificate of insurance
- Plan rules
- Claims procedures
- Claim forms
- Identification cards

Mid-term staff changes

MediCare must be advised within 30 days when employees leave the company; a pro rata refund of the premium will be made. For new employees joining the scheme, please complete an employee application form and MediCare will advise you when cover starts and how much premium is due.

Renewing your cover

About six weeks prior to your renewal date, MediCare will send you a schedule of insured persons and details of any changes to your plan benefits and premium rates. Once you have confirmed that you wish to proceed with the renewal an invoice for the new annual premium will be provided.

Complaints

Our objective is to provide our clients with a high level of service at all times. With the best of intentions we have to accept that there may be an occasion when you, our customer, feel that objective has not been met. Should you have any reason to complain, in the first instance contact the Senior Executive Director at MediCare quoting your certificate number. In the event that you remain dissatisfied and wish to file a complaint with the insurer of MediCare, please contact:

The Customer Relations Manager,
Brit Insurance Ltd,
55 Bishopsgate,
London, EC2N 3AS.
Telephone: +44 (0)20 7098 6509
Fax: +44 (0)20 7984 8473
Email: customer.relations@britinsurance.com

In the event that you still remain dissatisfied, you may be able to take your complaint further by contacting The Financial Ombudsman Service, whose details are as follows:

The Financial Ombudsman Service
South Quay Plaza,
183 Marsh Wall,
London, E14 9S
Helpline: +44 (0) 845 080 1800
Switchboard: +44 (0)20 7964 1000
Website: www.financial-ombudsman.org.uk

This complaints procedure is without prejudice to your right to take legal action.

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