Individual Plan

MediCare INTERNATIONAL

MediCare International
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Individual Plan Information

Reassurance for you and your family

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 you and your family live, work or travel in your chosen geographical area.

A MediCare plan provides 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, the costs of pregnancy and childbirth, and Wellness Benefit.

EXECUTIVE PLUS PLAN

The top level of cover, incorporating all of 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 family member to be insured 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

You and your family 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 you and your 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 you and any of your dependants to be insured. Premiums can be paid annually, or quarterly by cheque or credit card; there is an additional charge of 7.5% of the annual premium for quarterly payments.

If the insured person's country of residence falls within an area where MediCare are required to collect Insurance Premium Tax (IPT) or local taxes, these will be charged in addition to the premium due under the plan.

The Insurer

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

Who can join

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.

Documentation

You and your family will be provided with a membership pack containing:

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

Renewing your cover

About six weeks prior to your renewal date, MediCare will send you a renewal invitation and details of any changes to your plan benefits and premium rates.

Cooling off period

If you are not entirely satisfied with the terms and conditions of your cover, we will refund the premium you have paid to us and cancel your cover from the inception date, provided that you confirm to us in writing your wish to cancel within the first thirty days of your cover and subject to no claim having been filed by any insured person under the policy.

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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