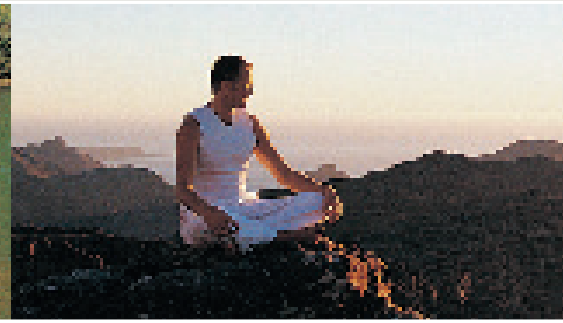




WILLIAM RUSSELL
Peace of mind wherever you are



AT-A-GLANCE GLOBAL HEALTH PLAN BENEFITS

AREA OF COVER	GLOBAL HEALTH ESSENTIAL		GLOBAL HEALTH ELITE			GLOBAL HEALTH PLATINUM
	ESSENTIAL CARE	ESSENTIAL CARE PLUS	BRONZE	SILVER	GOLD	
AREA OF COVER	Full cover in 184 countries		World-wide excluding USA			
RESTRICTED COUNTRIES	\$50,000 of accident & emergency cover during trips to Europe, Australia, New Zealand and Orchid* countries		None			
EXCLUDED COUNTRIES	USA, Canada and the Caribbean		USA cover available as an option			
ANNUAL LIMIT	\$200,000	\$300,000	\$1,000,000	\$1,800,000	\$2,500,000	\$2,500,000
HOSPITAL TREATMENT						
Accommodation (room type)	Semi-private	Semi-private	Private	Private	Private	Private
Specialist treatment and surgery	✓✓	✓✓	✓✓	✓✓	✓✓	✓✓
Parent accommodation	✓✓	✓✓	✓✓	✓✓	✓✓	✓✓
Hospital cash benefit	X	X	✓	✓	✓	✓
In-patient psychiatric treatment	X	X	✓	✓	✓	✓
Organ transplant	✓✓	✓✓	✓✓	✓✓	✓✓	✓✓
Hospice care	✓	✓	✓	✓	✓	✓
Road ambulance	✓✓	✓✓	✓✓	✓✓	✓✓	✓✓
ONCOLOGY						
In-patient and day-patient	✓✓	✓✓	✓✓	✓✓	✓✓	✓✓
Out-patient	✓	✓	✓	✓✓	✓✓	✓✓
OUT-PATIENT TREATMENT						
Emergency ward treatment	X	✓✓	X	✓✓	✓✓	✓✓
Out-patient surgical procedure	✓✓	✓✓	✓✓	✓✓	✓✓	✓✓
GP visits, treatments/tests	P	✓	P	✓✓	✓✓	✓✓
Specialist medical treatment	P	✓	P	✓✓	✓✓	✓✓
Complimentary medicine	X	X	P	✓	✓	✓
Traditional Chinese medicine	X	X	X	✓	✓	✓
Well-being benefit	X	X	X	✓	✓	✓
Well-child benefit	X	X	X	X	X	✓
Home nursing	X	X	✓	✓	✓	✓
Out-patient psychiatric care	X	X	P	✓	✓	✓
Physiotherapy	P	✓	P	✓	✓	✓
CHRONIC CONDITIONS						
Monitor and maintain	X	X	X	✓	✓	✓✓
MATERNITY CARE						
Complications of pregnancy	X	✓	✓	✓	✓	✓
Routine maternity	X	X	X	X	✓	✓
Cover for newborns	X	X	X	X	X	✓
DENTAL CARE						
Emergency in-patient dental	✓	✓	✓	✓	✓	✓
Emergency out-patient dental	X	X	X	✓	✓	✓
Routine dental treatment	X	X	X	X	✓	✓
Complex dental treatment	X	X	X	X	X	✓
EMERGENCY EVACUATION						
Emergency evacuation	✓✓	✓✓	✓✓	✓✓	✓✓	✓✓
Travelling expenses of a companion	✓	✓	✓	✓	✓	✓
Accomm. expenses of a companion	X	X	✓	✓	✓	✓
Compassionate home travel	X	X	✓	✓	✓	✓
Repatriation on death/local burial	✓	✓	✓	✓	✓	✓

✓✓ Covered up to annual policy limit
X Not covered

✓ Covered, sub-limit and/or waiting period will apply

P Covered if post hospital treatment and received within the 90 day period following discharge from hospital

*Orchid countries include China, Hong Kong, Japan, Macau, Singapore and Taiwan

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