



**WILLIAM RUSSELL**  
Peace of mind wherever you are



## COMPARING ESSENTIAL CARE PLUS WITH ELITE SILVER

### The Essential Care Plus plan is 25% cheaper than Elite Silver

Global Health Essential cover is restricted to accident and emergency treatment during temporary trips to Europe, Australia, New Zealand, Bali, China, Hong Kong, Japan, Macau, Singapore and Taiwan.

There is no cover in USA, Canada or the Caribbean.

### Elite Silver offers world-wide cover

The Global Health Elite Silver plan offers additional benefits and higher benefit limits than Essential Care Plus as shown in the chart below.

You will also benefit from world-wide cover excluding the United States of America, with the choice to buy cover for temporary trips to the USA.

BENEFITS	ESSENTIAL CARE PLUS	ELITE SILVER
Annual benefit	\$300,000	\$1,800,000
Hospital accommodation	Semi-private room	Private room
Emergency evacuation	✓ Full refund	✓ Full refund
Repatriation on death	✓ \$10,000	✓ \$11,200
Hospitalisation	✓ Full refund	✓ Full refund
Organ transplants	✓ Full refund	✓ Full refund
Emergency in-patient dental	✓ \$5,000	✓ \$8,000
Hospice care	✓ \$25,000	✓ \$24,000
Road ambulance	✓ Full refund	✓ Full refund
Oncology	✓ Full refund	✓ Full refund
Out-patient surgical	✓ Full refund	✓ Full refund
Physiotherapy	✓ \$250	✓ \$800
Complications of pregnancy	✓ \$5,000	✓ \$6,400
Out-patient GP	✓ \$5,000	✓ Full refund
Emergency ward	✓ Full refund	✓ Full refund
Emergency out-patient dental	X	✓
Chronic conditions	X	✓
Complimentary medicine	X	✓
In-patient psychiatric	X	✓
Out-patient psychiatric	X	✓
Health screening	X	✓
Home nursing	X	✓
World-wide cover	X	✓
Starting annual premium <sup>1</sup>	\$1,028	\$1,410

P = Post-hospital treatment only

<sup>1</sup> Premiums based on age 18, standard excess, standard cover excluding cover in the USA.



### Choice of cover

The Global Health plans offer expatriates a wide-ranging choice of cover from a standard emergency plan like Essential Care right up to the top-of-the-range Platinum plan offering the most benefits with the highest limits.

An expatriate or employer looking for the most cost-effective cover can achieve significant savings by identifying which benefits are key to their needs, which are nice to have, and which they can do without.

Talk to your broker or one of our sales advisers who can help you choose the plan that best fits your needs.

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