

2010 GLOBAL HEALTH PLATINUM PLAN BENEFITS



WILLIAM RUSSELL
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	PLATINUM PLAN
AREA OF COVER	Area One: World-wide excluding the USA
USA COVER OPTIONS (Temporary trips)	Area Two: \$100,000 of cover Area Three: \$250,000 of cover
CURRENCY OPTIONS	US dollars, euros, sterling, UAE dirhams
STANDARD EXCESS applied per claim unless otherwise stated (More excess options available)	\$50, €45, £30, AED 185 ¹
ANNUAL LIMIT	\$2,500,000, €2,340,000, £1,560,000, AED 9,175,000
IN-PATIENT AND DAY-PATIENT TREATMENT	
Private hospital accommodation, parent accommodation, specialist treatment, tests and surgery, organ and bone marrow transplants, and road ambulance charges	100% refund
Hospital cash benefit (Max 60 nights)	\$320, €300, £200, AED 1,175 (per night)
Hospice and palliative care (Life-time limit)	\$48,000, €45,000, £30,000, AED 176,160
OUT-PATIENT TREATMENT	
Emergency ward treatment, out-patient surgical procedures, GP and specialist consultations, treatment, tests, and prescribed drugs, complimentary medicine (Max 10 visits), and home nursing (Max 12 weeks)	100% refund
Traditional Chinese medicine (China only, max 10 visits)	\$32, €30, £20, AED 118 (per day)
Physiotherapy	\$4,000, €3,750, £2,500, AED 14,680
12 Well-being health screening (Excess applied per claim, per period of cover)	\$480, €450, £300, AED 1,762
12 * Well-child health screening Exclusive to Platinum (Excess applied per claim, per period of cover)	\$500, €460, £310, AED 1,835 (Life-time limit)
TREATMENT FOR CANCER	
In- & day-patient treatment, radiotherapy and chemotherapy	100% refund
Out-patient follow-up consultations and tests (Excess applied per claim, per period of cover)	100% refund
CHRONIC CONDITIONS	
* Monitor and maintain Full refund exclusive to Platinum (Excess applied per claim, per period of cover)	100% refund
Acute flare-ups	100% refund
PSYCHIATRIC CARE (Up to life-time limit)	
24 In-patient psychiatric treatment (Max 30 days per annum)	\$80,000, €75,000, £50,000, AED 293,600
24 Out-patient psychiatric care (Max 10 consultations per annum)	(Life-time limit)
MATERNITY CARE	
12 In-patient complications of pregnancy	100% refund
12 Routine maternity care, childbirth and caesarean delivery (Per pregnancy)	\$12,000, €11,250, £7,500, AED 44,040
12 Cover for newborns (First 28 days of life, per pregnancy)	\$48,000, €45,000, £30,000, AED 176,160
DENTAL CARE	
Emergency in-patient dental treatment for accidental injury (Within 15 days of accident)	100% refund
Emergency out-patient dental treatment for accidental injury (Within 72 hours of accident)	\$1,200, €1,125, £750, AED 4,404
6 Routine dental treatment (Excess applied per claim, per period of cover)	\$2,000, €1,800, £1,200, AED 7,340
12 * Complex dental treatment Exclusive to Platinum (Excess applied per claim, per period of cover)	
EMERGENCY EVACUATION (Up to sub limit)	
Emergency evacuation (Sub limit)	\$800,000, €750,000, £500,000, AED 2,936,000
Economy class – Return airfare to country of residence, travelling expenses of a companion	100% refund to sub-limit
Accommodation expenses of a companion (Up to 15 nights)	\$160, €150, £100, AED 588 (per night)
12 Compassionate home travel (One claim only)	100% refund to sub-limit
Repatriation or burial of mortal remains	\$20,000, €18,750, £12,500, AED 73,400

KEY:

12 Available after either 6, 12 or 24 months continuous cover.

***** Exclusive to the Platinum plan.

¹ **FOR CORPORATE GROUPS ONLY** – In the United Arab Emirates, the standard excess is \$15/AED 55.

IMPORTANT NOTE: All benefits are per insured person per annum unless stated otherwise. Please refer to the Global Health Elite plan agreement for a full description of the cover provided.

2010 GLOBAL HEALTH ELITE PLAN BENEFITS



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	GOLD PLAN	SILVER PLAN	BRONZE PLAN
AREA OF COVER	Area One: World-wide excluding the USA		
USA COVER OPTIONS (Temporary trips)	Area Two: \$100,000 of cover or Area Three: \$250,000 of cover		
CURRENCY OPTIONS	US dollars, euros, sterling, UAE dirhams		
STANDARD EXCESS applied per claim unless otherwise stated (More excess options available)	\$50, €45, £30, AED 185 ²	\$50, €45, £30, AED 185 ²	Nil
ANNUAL LIMIT	\$2,500,000, €2,340,000, £1,560,000, AED 9,175,000	\$1,800,000, €1,690,000, £1,125,000, AED 6,606,000	\$1,000,000, €940,000, £625,000, AED 3,670,000
IN-PATIENT AND DAY-PATIENT TREATMENT			
Private hospital accommodation	100% refund	100% refund	100% refund
Parent accommodation	100% refund	100% refund	100% refund
Specialist treatment, tests and surgery	100% refund	100% refund	100% refund
Organ and bone marrow transplants	100% refund	100% refund	100% refund
Road ambulance charges	100% refund	100% refund	100% refund
Parent accommodation	100% refund	100% refund	100% refund
Hospital cash benefit (Max 60 nights)	\$160, €150, £100, AED 588 (per night)	\$80, €75, £50, AED 294 (per night)	\$40, €37.50, £25, AED 147 (per night)
Hospice and palliative care (Life-time limit)	\$32,000, €30,000, £20,000, AED 117,440	\$24,000, €22,500, £15,000, AED 88,080	\$16,000, €15,000, £10,000, AED 58,720
OUT-PATIENT TREATMENT			
Emergency ward treatment	100% refund	100% refund	Not covered
Out-patient surgical procedures	100% refund	100% refund	100% refund
GP and specialist consultations, treatments, tests and prescribed drugs	100% refund	100% refund	100% refund for post-hospital treatment only
Complimentary medicine (Max 10 visits)	100% refund	100% refund	100% refund for post-hospital treatment only
Traditional Chinese medicine (China only, max 10 visits)	\$32, €30, £20, AED 118 (per day)	\$32, €30, £20, AED 118 (per day)	Not covered
Home nursing (Max 12 weeks)	100% refund	100% refund	100% refund
Physiotherapy	\$1,600, €1,500, £1,000, AED 5,872	\$800, €750, £500, AED 2,936	\$400, €375, £250, AED 1,468 (Post-hospital treatment only)
12 Well-being health screening (Excess applied per claim, per period of cover)	\$400, €375, £250, AED 1,468	\$240, €225, £150, AED 881	Not covered
TREATMENT FOR CANCER			
In- & day-patient treatment, radiotherapy and chemotherapy	100% refund	100% refund	100% refund
Out-patient follow-up consultations and tests (Excess applied per claim, per period of cover)	100% refund	100% refund	100% refund to a max of 1 year
CHRONIC CONDITIONS			
Monitor and maintain (Excess applied per claim, per period of cover)	\$2,500, €2,400, £1,600, AED 9,175	\$1,000, €900, £600, AED 3,670	Not covered
Acute flare-ups	100% refund	100% refund	100% refund ¹
PSYCHIATRIC CARE (Up to life-time limit)			
24 In-patient psychiatric treatment (Max 30 days per annum)	\$64,000, €60,000, £40,000, AED 234,880 (Life-time limit)	\$48,000, €45,000, £30,000, AED 176,160 (Life-time limit)	\$40,000, €37,500, £25,000, AED 146,800 ¹ (Life-time limit)
24 Out-patient psychiatric care (Max 10 consultations per annum)			

	GOLD PLAN	SILVER PLAN	BRONZE PLAN
MATERNITY CARE			
12 In-patient complications of pregnancy	\$9,600, €9,000, £6,000, AED 35,232	\$6,400, €6,000, £4,000, AED 23,488	\$4,800, €4,500, £3,000, AED 17,616
12 Routine maternity care, childbirth and caesarean delivery (Per pregnancy)	80% of costs up to \$6,400, €6,000, £4,000, AED 23,488	Not covered	Not covered
12 Cover for newborns (First 28 days of life, per pregnancy)	\$40,000, €37,500, £25,000, AED 146,800	Not covered	Not covered
DENTAL CARE			
Emergency in-patient dental treatment for accidental injury (Within 15 days of accident)	\$12,800, €12,000, £8,000, AED 46,976	\$8,000, €7,500, £5,000, AED 29,360	\$4,800, €4,500, £3,000, AED 17,616
Emergency out-patient dental treatment for accidental injury (Within 72 hours of accident)	\$800, €750, £500, AED 2,936	\$400, €375, £250, AED 1,468	Not covered
6 Routine dental treatment	\$1,000, €900, £600, AED 3,670	Not covered	Not covered
EMERGENCY EVACUATION (Up to sub limit)			
Emergency evacuation (Sub limit)	\$800,000, €750,000, £500,000, AED 2,936,000	\$800,000, €750,000, £500,000, AED 2,936,000	\$800,000, €750,000, £500,000, AED 2,936,000
Economy class return airfare to country of residence	100% refund within sub limit	100% refund within sub limit	100% refund within sub limit
Economy transport expenses of a companion	100% refund within sub limit	100% refund within sub limit	100% refund within sub limit
Accommodation expenses of a companion (Up to 15 nights)	\$120, €112.50, £75, AED 441 (per night)	\$96, €90, £60, AED 353 (per night)	\$72, €67.50, £45, AED 265 (per night)
12 Compassionate home travel – economy class (One claim only)	100% refund	100% refund	100% refund
Repatriation or burial of mortal remains	\$16,000, €15,000, £10,000, AED 58,720	\$11,200, €10,500, £7,000, AED 41,104	\$8,000, €7,500, £5,000, AED 29,360

FOR CORPORATE GROUPS ONLY – OPTIONAL GLOBAL HEALTH PLAN BENEFITS

Add these benefits to the Essential, Elite Bronze and Silver plans when maternity and/or dental benefits are required

6 Routine dental treatment
Groups of 3 – 19 employees
(no waiting period for groups of 20+ employees)

Option 1:
\$250, €234, £156, AED 917.50
of annual benefit with 25% co-insurance³

Option 2:
\$500, €468, £312, AED 1,835
of annual benefit with 25% co-insurance³

12 Routine maternity care
Groups of 3 – 19 employees
(no waiting period for groups of 20+ employees)

Option 1:
\$2,500, €2,340, £1,560, AED 9,175
of benefit per pregnancy with 20% co-insurance³

Option 2:
\$5,000, €4,680, £3,120, AED 18,350
of benefit per pregnancy with 20% co-insurance³

KEY:

- 12** Available after either 6, 12 or 24 months continuous cover.
- ¹ 100% refund for in-patient and day-patient hospital treatment and post-hospital treatment.
- ² **FOR CORPORATE GROUPS ONLY** – In the United Arab Emirates, the standard excess is \$15/AED 55.
- ³ **FOR CORPORATE GROUPS ONLY** – Co-insurance applies in respect of all treatment. The insured member is responsible for paying the stated percentage of the cost of eligible treatment.

LONDON HOSPITAL CO-INSURANCE

If you have your treatment in or at a hospital located in London, we will pay only 80% of your total eligible treatment costs.

POST-HOSPITAL TREATMENT

Post-hospital treatment means medically necessary follow-up consultations and treatment received within 90 days of being discharged from hospital.

IMPORTANT NOTE

All benefits are per insured person per annum unless stated otherwise. Please refer to the Global Health Elite plan agreement for a full description of the cover provided.

2010 GLOBAL HEALTH ESSENTIAL BENEFITS



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PLAN	GLOBAL HEALTH ESSENTIAL	
	Essential Care	Essential Care Plus
AREA OF COVER	Full cover in 184 countries	
RESTRICTED COUNTRIES	\$50,000 of accident and emergency cover during trips to Europe, Australia, New Zealand, Orchid countries ¹	
EXCLUDED COUNTRIES	USA, Canada, Caribbean	
CURRENCY OPTIONS	US dollars, UAE dirhams	
STANDARD EXCESS APPLIED PER CLAIM (More excess options available)	Nil	\$50 ²
ANNUAL LIMIT	\$200,000 or AED 734,000	\$300,000 or AED 1,101,000
IN-PATIENT & DAY-PATIENT TREATMENT		
Semi-private hospital accommodation	100% refund	100% refund
Private hospital accommodation Per day	\$120 or AED 441	\$150 or AED 551
Specialist treatment, tests and surgery	100% refund	100% refund
Parent accommodation	100% refund	100% refund
Organ and bone marrow transplant	100% refund	100% refund
Hospice and palliative care Life-time limit	\$15,000 or AED 55,050	\$25,000 or AED 91,750
Road ambulance	\$1,200 or AED 4,404	\$1,600 or AED 5,872
OUT-PATIENT TREATMENT (Up to sub limit)		
Annual out-patient treatment sub limit	\$1,000 or AED 3,670	\$5,000 or AED 18,350
Emergency ward treatment	Not covered	100% refund within sub limit
Out-patient surgical procedure	100% refund within sub limit	100% refund within sub limit
GP and specialist consultations, treatment, tests and prescribed drugs	100% refund within sub limit for post-hospital treatment only	100% refund within sub limit
Physiotherapy	\$250 or AED 918 within sub limit Post-hospital treatment only	\$250 or AED 918 within sub limit
TREATMENT FOR CANCER		
In-patient and day-patient treatment, radiotherapy and chemotherapy	100% refund	100% refund
Out-patient follow-up consultations and tests	100% refund to a maximum of one year	100% refund to a maximum of two years
MATERNITY CARE		
12 In-patient complications of pregnancy	Not covered	\$5,000 or AED 18,350
DENTAL CARE		
Emergency in-patient dental treatment for accidental injury (Within 15 days of accident)	\$2,500 or AED 9,175	\$5,000 or AED 18,350
MATERNITY CARE		
Emergency evacuation	100% refund	100% refund
Economy return airfare to country of residence	100% refund	100% refund
Economy transport expenses of a companion	100% refund	100% refund
Repatriation or burial of mortal remains	\$5,000 or AED 18,350	\$10,000 or AED 36,700

KEY:

12 Available after 12 months continuous cover.

POST-HOSPITAL TREATMENT (ESSENTIAL CARE)

Post-hospital treatment means medically necessary follow-up consultations and treatment received within 90 days of being discharged from hospital.

¹ Orchid countries include Bali, China, Hong Kong, Japan, Macau, Singapore and Taiwan.

² **FOR CORPORATE GROUPS ONLY** – In the United Arab Emirates, the standard excess is \$15/AED 55.

IMPORTANT NOTE

All benefits are per insured person per annum unless otherwise stated. Please refer to the Global Health Essential plan agreement for a full description of the cover provided.