

2019


Elite Health

Individuals & Families
Residing in Hong Kong

Changes to your plan from renewal

We're here to help

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What's different for 2019

William Russell has been looking after customers in Hong Kong since 1992, and our aim is to provide you and all our customers with an insurance policy you can rely upon, today, and into the future.

Over the past few years, we have seen significant increases in both the frequency and the cost of claims in Hong Kong.

Because we want to ensure that our plans continue to support customers when they need our help, we have incorporated some new plan features that will enable us to continue to provide a high level of personal service, and wide ranging cover, at a reasonable cost.

We also want to help you when you do need to make a claim. This is why we have introduced a new pre-authorisation requirement for out-patient treatment that is likely to cost more than US\$500, and for all Advanced Imaging tests.

Our claims team is here to help – please always contact us before you have high-cost out-patient treatment & Advanced Imaging tests.

When you need to make a claim, we understand you may be worried, and we want to be as much help to you as we can.

So that we can reassure you that your treatment will be eligible for cover, we recommend you contact us before you have your treatment. When you call us we can confirm whether the treatment will be covered, and if so, how much we will pay towards your treatment.

In line with many insurers, the amount we will pay will be based on the **reasonable and customary** cost of your treatment. If the medical provider you are planning on using is particularly expensive, the amount we reimburse will be based on the amount we would generally expect to pay in Hong Kong for that treatment.

That's why we ask you to contact us before you have your treatment, so you can be informed whether your provider's costs are **reasonable and customary**, and if it is a particularly expensive provider, we can tell you in advance, how much we will be able to reimburse you with, and you can then make the decision to either go ahead, or have your treatment elsewhere.

Please always contact us in advance of having any out-patient treatment that is likely to cost more than US\$500

Always contact us before you have any out-patient treatment that is likely to cost more than US\$500, so that we can advise you if the treatment will be covered.

Advanced Imaging tests such as MRI, CAT and PET scans must also be pre-authorised by us

Please also contact us before you have Advanced Imaging tests, such as MRI, CAT and PET scans.

Penalty for not obtaining pre-authorisation

If we have not pre-authorised out-patient claims over US\$500 and Advanced Imaging tests, we will consider your claim, but the amount we reimburse will be subject to a 20% excess, and may be subject to an additional shortfall if the costs are greater than we would normally expect to pay for that treatment.

If it's an emergency and you do not have time to contact us in advance

Please be assured that if it's an emergency situation, and you do not have time to contact us in advance of your treatment taking place, we will consider your claim without the 20% penalty, provided you contact us as soon as is reasonably possible.

New Low Claims Discount

In 2019 we're incentivising customers with a new, Low Claims Discount, exclusively for customers in Hong Kong.

We'll be looking at claims and premiums paid on your policy over the past three years (or since your policy first started if less than three years).

On policies where claims have been less than 35% of premiums, we will apply a 15% discount. The discount is applied per policy (and not per individual person on a policy). If you have family members covered under different policies, we will group the policies, and count them as one policy.

Read more about our Low Claims Discount [here](#).

All other changes are explained in this 2019 Changes booklet.



Changes to your benefits

The following benefit changes will apply from your plan renewal date.

Please read in conjunction with your [2019 plan agreement](#).

Semi-private room restriction in certain Hong Kong hospitals

Semi-private room restriction for In-patient and day patient treatment at the Matilda, Hong Kong Sanatorium, and all Adventist Hospitals- Bronze, Silver and Gold plan members

The cover we provide in these hospitals whilst you are an in-patient, or a day-patient, will be based on the hospital's treatment and accommodation charges for a semi-private room.

You may still choose to have a private room, and if you do, the cover we provide will be subject to a 20% co-pay, which means we will only reimburse you with 80% of all eligible treatment costs incurred during your stay.

Please note, if you are a Gold plan member, the semi-private room restriction applies in respect of maternity benefits. However, if you are already pregnant on your 2019 renewal date, and you have arranged to give birth at one of these hospitals, you will be able to have your delivery in a private room, and we will not apply the co-pay.

New out-patient benefit limits

A 15% co-pay on all out-patient treatment for Bronze and Silver plan members

If you are covered by the Bronze or the Silver plan, in addition to your plan's excess amount, you will also have to pay 15% of your day to day medical care costs, such as doctors' consultations and diagnostic tests.

The 15% co-pay does not apply to advanced imaging, complimentary medicine and physiotherapy.

However, if you are eligible for the Low Claims Discount, we will not apply this co-pay on your out-patient claims for as long as you remain eligible for the Low Claims Discount.

If you lose the Low Claims Discount in future years, the 15% co-pay will start to apply from your next renewal.

\$20,000 annual limit on all out-patient treatment for Silver plan members

If you are covered by the Silver plan, the maximum amount we will pay in respect of all out-patient treatment will be \$20,000 per person, per year.

Doctor and specialist consultations will be limited to 25 visits per annual period of cover.

\$30,000 annual limit on all out-patient treatment for Gold plan members

If you are a Gold plan member, the maximum amount we will pay in respect of all out-patient treatment will be \$30,000 per person, per year.

Doctor and specialist consultations will be limited to 30 visits per annual period of cover.

Oncology treatment is not subject to these limits.

New changes to our maternity benefits

12 month waiting period

The waiting period for all maternity benefits has been changed from 10 months to 12 months.

Cover for the care of newborn children now falls within the Routine Maternity care benefit and limit

Any cover we provide in respect of the routine care of newborn children now falls within the Routine Maternity Benefit, and is subject to the Routine Maternity limit.

New requirement for all newborn children to be insured

We will only provide cover for newborn children if they are added to your Elite plan, within 30 days of their date of birth.

Other plan changes

Reconstructive Surgery

We have limited the number of reconstructive surgeries to two per lifetime.

The "development, learning difficulties, speech disorders and behavioural problems" exclusion

We have added treatment for bed wetting to the costs we don't cover.

Complementary treatments, including Traditional Chinese Medicine

We do not cover medication issued by complimentary medicine practitioners.

Our right to cancel your plan if you move to a country where we are unable to offer cover for legal and/or regulatory reasons

We have the right to cancel your plan from your renewal date if you move to a country where we are unable to offer cover to its residents due to legal and/or regulatory compliance reasons. For example Switzerland.

Our right to cancel your entitlement to direct billing, and to remove providers from our direct billing list

We have a right to cancel your entitlement to direct billing at any time. We also have the right to remove providers from our provider list at any time.

A change in the way we apply per claim excesses

Per claim excesses

If you have a plan which has an excess per claim, this is the amount you will have to pay each time you make a new claim for treatment of a condition that is covered by your plan.

If you subsequently suffer a new occurrence of that condition, this will be treated as a new claim, and we will apply the excess again to that new claim.

If your course of treatment spans two periods of cover, we will apply the excess again when your plan renews.



Your renewal premium

Premium increases

Medical costs in some countries and regions have been rising at a greater rate than the global average. Our premiums in Hong Kong have risen by more than our global average. There are changes you can make to your plan to reduce your premium, which are outlined in this section.

Ways to reduce your premium

If you are concerned at your premium increase, there are ways you can reduce your premium.

Consider a different plan

You may be able to switch to a cheaper Elite plan with fewer benefits.

Change your payment frequency

If you are currently paying your premium on a monthly basis, you can save 5% by paying on an annual basis. You can also make a saving if you are currently paying your premium on a quarterly or semi-annual basis.

Increase your excess

Increasing your excess can reduce your premium. We have several excess options, ranging from US\$100 or £67 or €67 per claim, all the way up to US\$10,000 or £6,600 or €10,000 per claim.

Treatment room discounts

You can consider our semi-private room or/ general ward options, which will give a discount on your premium.

For more information please read:

- [Your 2019 premium explained](#)
- [Rising costs of medical healthcare 2019](#)

Please don't hesitate to contact us about your renewal premium. We are here to help

If you have entered in to a higher age bracket, your premium will have increased. Contact us for more information

The discounts associated with excess levels have changed for 2019. Contact us for more information

If you would like to discuss the other options, please contact us and we will be happy to help

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Call us on

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