

## BENEFITS TABLE & PREMIUM GUIDE

US Dollar Premiums | Effective from 1<sup>st</sup> March 2015

Area of cover	Worldwide excluding the USA, Canada and Caribbean
Overall policy limits	US\$250,000 per policy year US\$500,000 per lifetime
<b>In-Patient</b>	
Hospitalisation costs (private room, including daycare, and CT/MRI/PET scans)	Full refund
Surgical operation	US\$100,000 per insured event
Organ transplantation	Full refund
Tissue transplantation (bone marrow / cornea)	US\$50,000 per lifetime
Local ambulance services	Full refund
Nursing at home	Up to \$1,500
Out-of-area emergency treatment	30 days
Elective medical transfer	Full refund
<b>Maternity Cover</b>	
Maternity care & childbirth (including pre-natal & post-natal care)	Full refund within Maternity Network Limit* (12 month waiting period)
Complications of maternity	Full refund
Home delivery	
Cover for new born children	Up to 30 days from birth
<b>Out-Patient</b>	
General doctors' fees	Full Refund (20% co-pay)
Complementary medicine - chiropractic, osteopathy, homeopathy, and Chinese traditional medicine (including herbal treatments, acupuncture and bone setting)	
Specialist consultation	
Physiotherapy	
Laboratory, x-ray, scanning and imagery services	
<b>Prescription Drugs and Vaccinations</b>	
Overall limit	Full refund (30% co-pay)
<b>Chronic illness benefit</b>	
Routine management of chronic conditions	Up to US\$40,000 (20% cop-Pay)
In-patient & out-patient treatment of chronic conditions	

## \* MATERNITY NETWORK LIMITS

Age	Restricted	General	General Plus	Comprehensive
18-44	Up to US\$2,700	Up to US\$4,000	Up to US\$5,500	Up to US\$8,150

## NETWORK PREMIUMS

Age	Restricted	General	General Plus	Comprehensive
0-17	\$ 856	\$ 970	\$ 1,067	\$ 1,141
18-24	\$ 1,441	\$ 1,693	\$ 1,918	\$ 2,169
25-29	\$ 1,654	\$ 1,934	\$ 2,182	\$ 2,452
30-34	\$ 1,846	\$ 2,152	\$ 2,422	\$ 2,709
35-39	\$ 1,988	\$ 2,313	\$ 2,599	\$ 2,898
40-44	\$ 2,136	\$ 2,481	\$ 2,784	\$ 3,096
45-49	\$ 2,245	\$ 2,544	\$ 2,799	\$ 2,993
50-54	\$ 2,800	\$ 3,173	\$ 3,490	\$ 3,733
55-59	\$ 3,400	\$ 3,854	\$ 4,239	\$ 4,534
60-64	\$ 3,778	\$ 4,282	\$ 4,710	\$ 5,038

## CONTACT US