

ExpatHealth Plan

	Bronze	Silver	Gold
Overall annual limit	£800,000/€1,200,000/\$1,500,000	£800,000/€1,200,000/\$1,500,000	£800,000/€1,200,000/\$1,500,000
In-Patient and Day-Patient Treatment			
Accommodation	Full refund	Full refund	Full refund
Specialists (incl physicians, surgeons and anaesthetics)	Full refund	Full refund	Full refund
Diagnostics and Physiotherapy	Full refund	Full refund	Full refund
Cash Benefit	£55/€80/\$100 per night as in-patient	£55/€80/\$100 per night as in-patient	£55/€80/\$100 per night as in-patient
Road Ambulance	Full Refund	Full Refund	Full Refund
Parent accommodation for child under 18	Full refund	Full refund	Full refund
Home Nursing	12 weeks	26 week	26 week
Psychiatric (subject to 50% co-insurance and 30 consultations per year)	Not Covered	Not Covered	£535/€800/\$1000
Organ Implantation	Not Covered	Not Covered	£53,335/€80,000/\$100,000
Chronic Conditions			
Acute phases of a chronic condition diagnosed after start date of policy	Full refund	Full refund	Full refund
Routine management and palliative treatment of a chronic condition diagnosed after start date of policy *	Not covered	£2,000/€3,000/\$3,750 in-patient per annum £500/€750/\$937 out-patient per annum Maximum £15,000/€22,500/\$28,125 lifetime limit	£2,500/€3,750/\$4,688 in-patient per annum £1,500/€2,250/\$2,812 out-patient per annum Maximum £25,000/€37,500/\$46,875 lifetime limit
HIV/AIDS Cover	Not covered	Not covered	Not Covered
Oncology			
Radio and Chemotherapy	Full refund	Full refund	Full refund
Physicians and specialists	Full refund	Full refund	Full refund
Out-Patient Treatment			
Annual limit per person	Not Covered	£5,335/€8,000/\$10,000	£5,335/€8,000/\$10,000
GP and specialist fees	Not Covered	Full refund to o/p limit	Full refund to o/p limit
Routine health checks (after 2 years continuous membership)	Not covered	£130/€200/\$250	£130/€200/\$250
Prescription drugs and dressings	Not covered	Full refund to o/p limit	Full refund to o/p limit
Diagnostics and prescribed physiotherapy	Not Covered	Full refund to o/p limit	Full refund to o/p limit
Surgical intervention	£2,500/€3,750/\$4,688	Full refund to o/p limit	Full refund to o/p limit
Complementary Medicine	£1,300/€2,000/\$2,500	£1,300/€2,000/\$2,500	£1,300/€2,000/\$2,500
Out-patient psychiatric (subject to 50% co-insurance and 30 consultations per year)	Not Covered	Not Covered	£535/€800/\$1000
Treatment outside Area of Cover			
Maximum medical limit	Not Covered	Not Covered	Not Covered
Routine Maternity			
After 12 months membership	Not covered	Not covered	£1,870/€2,800/\$3,500

Complicated Maternity			
After 12 months membership	£3,200/€4,800/\$6,000	£3,200/€4,800/\$6,000	£3,200/€4,800/\$6,000
Premature Newborn benefit	Not Covered	Not covered	Not covered
Emergency Dental Treatment			
	£535/€800/\$1,000	£535/€800/\$1,000	£535/€800/\$1,000
Routine Dental Treatment			
After 6 months membership	Not covered	£535/€800/\$1,000 subject to 10% co-insurance Sub-limits: <ul style="list-style-type: none"> • Routine exam £80/€120/\$150 (2 per year) • Cleaning & polishing £80/€120/\$150 (2 per year) • Fillings £80/€120/\$150 each tooth • Extractions £80/€120/\$150 each tooth • Wisdom tooth extraction £225/€338/\$420 each tooth • Porcelain crown or inlay, root canal, new bridge £250/€375/\$465 • Repair of crown or inlay £150/€225 /\$280 each tooth • Repair of bridge £175/€260/\$325 each tooth 	£535/€800/\$1,000 subject to 10% co-insurance Sub-limits: <ul style="list-style-type: none"> • Routine exam £80/€120/\$150 (2 per year) • Cleaning & polishing £80/€120/\$150 (2 per year) • Fillings £80/€120/\$150 each tooth • Extractions £80/€120/\$150 each tooth • Wisdom tooth extraction £225/€338/\$420 each tooth • Porcelain crown or inlay, root canal, new bridge £250/€375/\$465 • Repair of crown or inlay £150/€225 /\$280 each tooth • Repair of bridge £175/€260/\$325 each tooth
Optical Treatment			
	Not covered	Not covered	Not covered
Evacuation and Repatriation			
Emergency Medical Transportation	Full refund	Full refund	Full refund
Compassionate Emergency Travel	£1,600/€2,400/\$3,000	£1,600/€2,400/\$3,000	£1,600/€2,400/\$3,000
Repatriation and local burial	£2,670/€4,000/\$5,000	£2,670/€4,000/\$5,000	£2,670/€4,000/\$5,000
Medical Travel	£535/€800/\$1,000	£535/€800/\$1,000	£535/€800/\$1,000
Home Country Cover			
Where home country falls within area of cover (except US & Canadian Nationals)	No restrictions	No restrictions	No restrictions
Where home country falls outside area of cover (except US and Canadian Nationals)	90 days	90 days	90 days
US and Canadian Nationals	90 days per annum	90 days per annum	90 days per annum
Excess	Nil Excess £30/€40/\$50 £40/€60/\$70 £55/€80/\$100 £130/€200/\$250 £270/€400/\$500 £535/€800/\$1,000	+25% standard -10% -15% -25% -30% -45%	

The excess can only be applied to Levels Silver and Gold and is applicable per out-patient claim, per medical condition. If you have an on-going condition that spans your renewal then the excess will be charged again at the start of the new policy year. All benefits are applicable per policy year and not per claim unless other wise stated.

* For renewing policies this benefit only available to conditions newly diagnosed after 01/01/2012