

# GlobalHealth Plan

	Level 1	Level 2	Level 3
Overall annual limit	£500,000/€750,000/\$1,000,000	£750,000/€1,125,000/\$1,406,250	£2,000,000/€3,000,000/\$3,750,000
<b>In-Patient and Day-Patient Treatment</b>			
Accommodation	Full refund	Full refund	Full refund
Specialists (incl physicians, surgeons and anaesthetists)	Full refund	Full refund	Full refund
Diagnostics and Physiotherapy	Full refund	Full refund	Full refund
Cash Benefit	£75/€125/\$160 per night as in-patient	£75/€125/\$160 per night as in-patient	£100/€150/\$190 per night as in-patient
Road Ambulance	£150/€225/\$285	£200/€300/\$375	£250/€375/\$470
Parent accommodation for child under 18	Full refund	Full refund	Full refund
Home Nursing	Not Covered	14 days	30 days
Psychiatric	Not Covered	14 days	30 days
Organ Implantation	Not Covered	£100,000/€150,000/\$187,500	£100,000/€150,000/\$187,500
<b>Chronic Conditions</b>			
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	Not covered	£5,000/€7,500/\$9,375 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 (after 2 years continuous membership for conditions newly diagnosed after start date of policy with max lifetime limit of £25,000/€37,500/\$46,875)	Not covered	Not covered	£5,000/€7,500/\$9,375
<b>Oncology</b>			
Radio and Chemotherapy	Full refund	Full refund	Full refund
Physicians and specialists	Full refund	Full refund	Full refund
<b>Out-Patient Treatment</b>			
Annual limit per person	Not Covered	£5,000/€7,500/\$9,375	Full refund
GP and specialists fees	Not Covered	Full refund to o/p limit	Full refund
Routine health checks (after 2 years continuous membership)	Not covered	£250/€375/\$470	£500/€750/\$940 (with sub limits £100/€150/\$190 for hearing tests and vaccinations)
Prescription drugs and dressings	Not covered	£100/€150/\$190	£500/€750/\$940
Diagnostics and prescribed physiotherapy	Not Covered	Full refund to o/p limit	Full refund
Surgical intervention	Full refund	Full refund	Full refund
Complementary medicine	Not Covered	Not Covered	£500/€750/\$940
Out-patient psychiatric	Not Covered	Not Covered	£7,000/€10,500/\$13,125 max 20 consults per annum
<b>Treatment outside Area of Cover</b>			
Maximum medical limit for A & E only	£10,000/€15,000/\$18,750	£20,000/€30,000/\$37,500	£50,000/€75,000/\$93,750

Routine Maternity			
After 12 months membership	Not covered	Not covered	£5,000/€7,500/\$9,375
Complicated Maternity			
After 12 months membership	£10,000/€15,000/\$18,750	£10,000/€15,000/\$18,750	£10,000/€15,000/\$18,750
Premature Newborn benefit	Not Covered	Not covered	20 days hospitalisation immediately after birth for a baby added to mothers policy born prior to 37 weeks - max £20,000/€30,000/\$37,500
Emergency Dental Treatment			
	Not covered	Not covered	£1,000/€1,500/\$1,875
Routine Dental Treatment			
After 6 months membership	Not covered	Not covered	£750/€1,125/\$1,406 subject to 10% co-insurance Sub-limits: <ul style="list-style-type: none"> <li>• Routine exam £80/€120/\$150 (2 per year)</li> <li>• Cleaning &amp; polishing £80/€120/\$150 (2 per year)</li> <li>• Fillings £80/€120/\$150 each tooth</li> <li>• Extractions £80/€120/\$150 each tooth</li> <li>• Wisdom tooth extraction £225/€338/\$420 each tooth</li> <li>• Porcelain crown or inlay, root canal, new bridge £250/€375/\$465</li> <li>• Repair of crown or inlay £150/€225 /\$280 each tooth</li> <li>• Repair of bridge £175/€260/\$325 each tooth.</li> </ul>
Optical Treatment			
	Not covered	Not covered	£500/€750/\$940
Evacuation and Repatriation			
Evacuation, Repatriation, Transport of mortal remains	£30,000/€45,000/\$56,250	£50,000/€75,000/\$93,750	Full refund
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 per annum	90 days per annum	90 days per annum
US and Canadian Nationals	120 days per annum with annual max of £50,000/€75,000/\$93,750	120 days per annum with annual max of £50,000/€75,000/\$93,750	120 days per annum with annual max of £50,000/€75,000/\$93,750
Excess	Nil Excess £40/€60/\$75 £50/€75/\$95 £100/€150/\$190 £250/€375/\$470 £500/€750/\$950 £1,000/€1,500/\$1,875 £2,500/€3,750/\$4,600	+20% standard -10% -15% -20% -25% -30% -45%	

The excess can only be applied to Levels 2 and 3 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 otherwise stated.