

# PRODUCT INFORMATION

## INTERNATIONAL MEDICAL INSURANCE

Our plans comprise of 3 distinct levels of cover: Silver, Gold and Platinum.

International Medical Insurance is your essential cover for inpatient, daypatient and accommodation costs, as well as cover for cancer, mental health care and much more.

	Silver	Gold	Platinum
<b>Annual overall benefit maximum - per beneficiary per period of cover</b> This includes claims paid across all sections of International Medical Insurance.	\$1,000,000 €800,000 £650,000	\$2,000,000 €1,600,000 £1,300,000	Paid in full

	Silver	Gold	Platinum
<b>Hospital charges</b> Up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	Paid in full Private room	Paid in full Private room	Paid in full Private room

- › Nursing & accommodation for inpatient & daypatient treatment, and recovery room
- › Operating theatre
- › Prescribed medicines, drugs and dressings for inpatient or daypatient treatment only
- › Pathology, radiology and diagnostic tests (excluding Advanced Medical Imaging)
- › Treatment room and nursing fees for outpatient surgery (we will only provide the nursing fees whilst a beneficiary is undergoing surgery)
- › Intensive care: intensive therapy, coronary care and high dependency unit
- › Surgeons' and anaesthetists' fees
- › Inpatient and daypatient specialists' consultation fees
- › Emergency inpatient dental treatment.

We will partner with you and your medical practitioner to ensure you receive the appropriate care and treatment in the right medical facility.

**Important note:**

- › We will only pay for outpatient treatments received before or after inpatient and daypatient treatments and surgery if the beneficiary has cover under the International Outpatient option (unless the treatment is given as part of cancer treatment).

	Silver	Gold	Platinum
<b>Hospital accommodation for a parent or guardian</b> Up to the total limit shown for your selected plan per beneficiary per period of cover or, where "paid in full" is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	\$1,000 €740 £665	\$1,000 €740 £665	Paid in full

If a beneficiary who is under the age of 18 years old needs and requires inpatient treatment and has to stay in hospital overnight, we will also pay for hospital accommodation for a parent or legal guardian, if accommodation is available in the same hospital and the cost is reasonable.

We will only pay for hospital accommodation for a parent or legal guardian if the treatment which the beneficiary is receiving during their stay in hospital is covered under this policy.

<b>Pandemics, epidemics and outbreaks of infectious illnesses</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>
<p>We will pay for medically necessary treatment for disease or illness resulting from a pandemic, epidemic or outbreak of infectious illness, as defined by the World Health Organisation (WHO).</p> <p>The medically necessary treatment and related medical conditions will be covered on an inpatient and daypatient basis. We will only pay for outpatient treatments if the beneficiary has cover under the International Outpatient option.</p> <p><b>Important note:</b></p> <p>We will cover medically necessary testing for pandemic, epidemic or outbreak of infectious illness, according to the World Health Organisation (WHO) guidelines, on an outpatient basis under the pathology, radiology and diagnostic tests outpatient benefit in line with policy coverage for diagnostics for other illnesses.</p>			

<b>Inpatient cash benefit</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Per night up to 30 days per beneficiary per period of cover.	<b>\$100</b> <b>€75</b> <b>£65</b>	<b>\$100</b> <b>€75</b> <b>£65</b>	<b>\$200</b> <b>€150</b> <b>£130</b>
<p>We will make a cash payment directly to a beneficiary when they:</p> <ul style="list-style-type: none"> <li>› receive treatment in hospital which is covered under this plan;</li> <li>› stay in a hospital overnight; and</li> <li>› the hospital does not charge any fees for the room, board and treatment costs to either the beneficiary, any Insurance company and/or any applicable local state or governmental authority.</li> </ul>			

<b>Accident and Emergency Room treatment</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for your selected plan per beneficiary per period of cover.	<b>\$500</b> <b>€370</b> <b>£335</b>	<b>\$1,000</b> <b>€740</b> <b>£665</b>	<b>\$1,200</b> <b>€1,000</b> <b>£800</b>
<p>We will pay for necessary emergency treatment on an outpatient basis at an Accident and Emergency department in a hospital following an accident, sudden illness, and/or life threatening situations, and where the beneficiary does not occupy a bed overnight for medical reasons.</p> <p><b>Important notes:</b></p> <ul style="list-style-type: none"> <li>› If you have selected the International Outpatient option; this benefit and the limits are satisfied first and then the applicable International Outpatient benefits can be used thereafter.</li> <li>› The applicable International Outpatient deductible and cost share (if selected) will apply to this benefit.</li> </ul>			

<b>Transplant services</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>
<p>We will pay for inpatient and daypatient treatment directly associated with an organ transplant for a beneficiary if a transplant is medically necessary, and the organ to be transplanted has been donated by a verified and legitimate source. We will also pay for any anti-rejection medicines following a transplant.</p> <p>If a beneficiary requires an organ transplant (regardless of whether or not the donor is covered for this policy) we will pay for:</p> <ul style="list-style-type: none"> <li>› the harvesting of the organ or bone marrow;</li> <li>› any medically necessary tissue matching tests or procedures;</li> <li>› the donor's hospital costs; and</li> <li>› any costs which are incurred if the donor experiences complications, for a period of 30 days after their procedure.</li> </ul>			

<b>Advanced Medical Imaging (MRI, CT and PET scans)</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for your selected plan per beneficiary per period of cover or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	\$10,000 €7,400 £6,650	\$15,000 €12,000 £9,650	Paid in full
We will pay for advanced medical imaging if it is recommended by a medical practitioner as a part of a beneficiary’s inpatient, daypatient or outpatient treatment.			

<b>Rehabilitation</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for your selected plan per beneficiary per period of cover or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	\$5,000 €3,700 £3,325 Up to 30 days	\$10,000 €7,400 £6,650 Up to 60 days	Paid in full Up to 90 days
We will pay for rehabilitation treatments including physical physiotherapy, occupational, cardiac, pulmonary, cognitive and speech therapies.			
We will only pay for rehabilitation treatment immediately after surgery and/or a traumatic event. If the rehabilitation treatment is required in a residential rehabilitation centre, we will pay for accommodation and board.			
In determining when the per day limit has been reached, we count each overnight stay during which a beneficiary receives inpatient and/or daypatient treatment as one day.			
Subject to prior approval being obtained, prior to the commencement of any treatment, we will pay for rehabilitation treatment for more than the number of days specified, if further treatment is medically necessary and is recommended by the treating specialist.			
<b>Important note:</b>			
We will only approve rehabilitation treatment if the treating specialist provides us with a report, explaining how long the beneficiary will need to stay in hospital, the diagnosis and the treatment which the beneficiary has received, or needs to receive.			

<b>Home nursing</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for your selected plan per beneficiary per period of cover or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	\$2,500 €1,850 £1,650 Up to 30 days	\$5,000 €3,700 £3,325 Up to 60 days	Paid in full Up to 120 days
We will only pay for home nursing if it is provided in the beneficiary’s home by a qualified nurse and it comprises medically necessary care that would normally be provided in a hospital. We will not pay for home nursing which only provides non-medical care or personal assistance.			
We will pay for a beneficiary to have home nursing if:			
<ul style="list-style-type: none"> <li>› it is recommended by a specialist following inpatient or daypatient treatment which is covered by this policy;</li> <li>› it starts immediately after the beneficiary leaves hospital; and</li> <li>› it reduces the length of time for which the beneficiary needs to stay in hospital.</li> </ul>			

<b>Acupuncture and Chinese medicine</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for your selected plan per beneficiary per period of cover or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	\$1,500 €1,100 £1,000	\$2,500 €1,850 £1,650	Paid in full
We will only pay for acupuncture and Chinese medicine if it is not the primary treatment which the beneficiary is in hospital to receive.			
The acupuncturist and the practitioner of Chinese medicine must be a properly qualified practitioner who holds the appropriate licence in the country where the treatment is received.			

<b>Palliative care</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for your selected plan per beneficiary per period of cover or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	<b>\$35,000</b> <b>€25,900</b> <b>£23,275</b>	<b>\$60,000</b> <b>€44,400</b> <b>£38,400</b>	<b>Paid in full</b>
<p>We will pay for palliative care if a beneficiary is given a terminal diagnosis and their life expectancy is less than six months, and there is no available treatment which will be effective in aiding recovery.</p> <p>We will pay for:</p> <ul style="list-style-type: none"> <li>› Home care;</li> <li>› Inpatient and daypatient hospital or hospice care and accommodation;</li> <li>› Prescribed medicines; and</li> <li>› Physical and psychological care.</li> </ul>			

<b>Prosthetic devices</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>
<p>We will pay for internal and external prosthetic devices which are necessary as part of a beneficiary’s treatment, subject to the limitations explained below.</p> <p>We will pay for:</p> <ul style="list-style-type: none"> <li>› a prosthetic device which is a necessary part of the treatment immediately following surgery for as long as is required by medical necessity and/or is part of the recuperation process on a short-term basis;</li> <li>› an initial external prosthetic device (but not any replacement devices) for beneficiaries aged 18 years old and over per period of cover.</li> </ul> <p>We will pay for an initial external prosthetic device and up to two replacements for beneficiaries aged 17 years old or younger per period of cover.</p> <p>If a beneficiary requires a replacement prosthetic device during the period of over, we will require an appropriate medical report.</p>			

<b>Local ambulance &amp; air ambulance services</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>
<p>Where it is medically necessary and related to a covered condition, we will pay for a local or air ambulance to transport a beneficiary:</p> <ul style="list-style-type: none"> <li>› from the scene of an accident or injury to a hospital;</li> <li>› from one hospital to another; or</li> <li>› from their home to a hospital.</li> </ul> <p>We will only pay for a local air ambulance when appropriate, such as a helicopter, to transport a beneficiary for distances up to 100 miles (160 kilometres) when medically appropriate.</p> <p>Cover for medical evacuation or repatriation is only available if you have cover under the International Evacuation &amp; Crisis Assistance Plus™ option. Please refer to page 29 of this Customer Guide for details of that option.</p>			

	Silver	Gold	Platinum
<p><b>Mental and Behavioural Health Care</b></p> <p>Up to the total limit shown for your selected plan per beneficiary per period of cover or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.</p>	<p><b>\$5,000</b> <b>€3,700</b> <b>£3,325</b></p> <p><b>Up to 30 days*</b> (Inpatient and Daypatient treatment)</p>	<p><b>\$10,000</b> <b>€7,400</b> <b>£6,650</b></p> <p><b>Up to 60 days*</b> (Inpatient and Daypatient treatment)</p>	<p><b>Paid in full</b></p> <p><b>Up to 90 days*</b> (Inpatient and Daypatient treatment)</p>

We will pay for:

- › Evidence-based and medically necessary treatment which is recommended by a medical practitioner.
- › Inpatient, daypatient or outpatient treatment carried out by a psychologist and/or psychiatrist who is licensed as such under the laws of that country.

**Autism and Attention Deficit Hyperactivity Disorder (ADHD)**

We will pay for:

- › Medical costs, including doctor and paediatrician visits related to Autism and Attention Deficit Hyperactivity Disorder (ADHD) on an outpatient basis only which are evidence-based treatment and medically necessary.
- › Assessment and diagnostic testing for Autism and Attention Deficit Hyperactivity Disorder (ADHD) when symptoms are present.
- › Behavioural therapy when medically necessary according to evidence-based treatment.

**Important notes:**

We will not pay for:

- › Educational intervention, speech therapy and any devices to aid speech.
- › Prescription drugs or medication prescribed on an outpatient basis for any of these conditions, unless you have purchased the International Outpatient option.

Prior authorisation is required for all inpatient, daypatient and outpatient treatment.

\*Day limit only applies to inpatient and daypatient treatments.

	Silver	Gold	Platinum
<p><b>Treatment for Obesity</b></p> <p>Up to the total limit shown for your selected plan per beneficiary per period of cover.</p> <p>Available after the beneficiary has been covered for 24 months or more.</p>	<p><b>No coverage</b></p>	<p><b>70% refund up to:</b> <b>\$20,000</b> <b>€14,800</b> <b>£13,300</b></p>	<p><b>80% refund up to:</b> <b>\$25,000</b> <b>€18,500</b> <b>£16,500</b></p>

We will pay for obesity surgery for beneficiaries over the age of 18 years in circumstances where there is documented evidence that all other methods of weight loss, including but not limited to slimming classes, nutrition programmes, aids and drugs have been tried over the past 24 months.

**Important notes:**

- › The beneficiary must have a body mass index (BMI) of 40 or over and have been diagnosed as being morbidly obese and;
- › Can provide documented evidence of other methods of weight loss which have been tried over the past 24 months and;
- › Has been through a psychological assessment which has confirmed that it is appropriate for them to undergo the procedure.

	Silver	Gold	Platinum
<p><b>Cancer preventative surgery</b></p> <p>Up to the total limit shown for your selected plan per beneficiary per period of cover.</p>	<p><b>70% refund up to:</b> <b>\$10,000</b> <b>€7,400</b> <b>£6,650</b></p>	<p><b>80% refund up to:</b> <b>\$18,000</b> <b>€13,300</b> <b>£12,000</b></p>	<p><b>90% refund up to:</b> <b>\$18,000</b> <b>€13,300</b> <b>£12,000</b></p>

We will pay for preventative surgery when a beneficiary has a significant family history of a disease which is part of a hereditary cancer syndrome (such as ovarian cancer), and has undergone genetic testing which has established the presence of a hereditary cancer syndrome.

We will only pay for the genetic test if the beneficiary has cover under the Gold or Platinum International Outpatient option.

	Silver	Gold	Platinum
<b>Cancer care</b> Up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	Paid in full	Paid in full	Paid in full
Following a diagnosis of cancer, we will pay for costs for the treatment of cancer if the treatment is considered by us to be active treatment and evidence-based treatment, whether the beneficiary is staying in a hospital overnight or receiving treatment as a daypatient or outpatient.  We will only pay for the genetic test if the beneficiary has cover under the Gold or Platinum International Outpatient option.			

	Silver	Gold	Platinum
<b>Congenital conditions</b> Up to the total limit shown for your selected plan per beneficiary per period of cover.	<b>\$5,000</b> <b>€3,700</b> <b>£3,325</b>	<b>\$20,000</b> <b>€14,800</b> <b>£13,300</b>	<b>\$39,000</b> <b>€30,500</b> <b>£25,000</b>
We will pay for treatment of congenital conditions on an inpatient or daypatient basis that have manifested prior to a beneficiary's 18th birthday, regardless of the beneficiary's age at the time of the treatment.			
<b>Important notes:</b> <ul style="list-style-type: none"> <li>› We will not pay for treatment of congenital conditions under any of the other benefits within the list of benefits, except in the instance where;</li> <li>› A congenital condition is diagnosed after a beneficiary's 18th birthday. Treatment will be subject to the applicable inpatient and daypatient benefit limits.</li> </ul>			

	Silver	Gold	Platinum
<b>Out of Area Emergency Hospitalisation Cover</b> For beneficiaries who do not have Worldwide including USA coverage.  Up to the total limit shown for your selected plan per beneficiary per period of cover or, where "paid in full" is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	<b>\$100,000</b> <b>€75,000</b> <b>£65,000</b>  (Inpatient and Daypatient treatment)	<b>\$250,000</b> <b>€200,000</b> <b>£162,500</b>  (Inpatient and Daypatient treatment)	<b>Paid in full</b>  (Inpatient and Daypatient treatment)
Emergency treatment for inpatient and daypatient treatment during temporary short term business or leisure trips outside your area of coverage, under life threatening circumstances.			
<b>Important notes:</b> <p>The beneficiary must have been treatment free, symptom and advice free of the medical condition requiring emergency treatment, prior to initiating the travel.</p> <p>Coverage is limited to:</p> <ul style="list-style-type: none"> <li>• a duration not exceeding 21 days per trip; and</li> <li>• a maximum of 60 days in aggregate per period of cover for all trips combined.</li> </ul> <ul style="list-style-type: none"> <li>› If the International Outpatient option has been purchased under your policy, beneficiaries will only be covered for emergency outpatient treatment. Cover will be subject to the overall annual benefit limit and the individual International Outpatient benefit limits.</li> <li>› Charges relating to maternity, pregnancy, childbirth or any complications of pregnancy or childbirth are excluded from this Out of Area Emergency Hospitalisation Cover.</li> <li>› This benefit is not applicable if you have selected the Worldwide including USA coverage option.</li> <li>› We will require evidence of your entry and exit to the USA.</li> <li>› This option is not available if your country of habitual residence is the USA.</li> <li>› Receiving medical treatment must not have been one of the objectives of the trip.</li> <li>› Emergency treatment is only applicable if you are not able to benefit from free state-provided healthcare in that country.</li> </ul>			

## PARENT AND BABY CARE

	Silver	Gold	Platinum
<p><b>Routine maternity care</b> (Gold and Platinum plans only)</p> <p>Up to the total limit shown for your selected plan per beneficiary per period of cover.</p> <p>Available once the mother has been covered by the policy for 24 months or more.</p>	No coverage	<p>\$7,000</p> <p>€5,500</p> <p>£4,500</p>	<p>\$14,000</p> <p>€11,000</p> <p>£9,000</p>
<p>We will pay for the following treatment, on an inpatient or daypatient basis as appropriate, if the mother has been a beneficiary under this policy for a continuous period of at least 24 months or more:</p> <ul style="list-style-type: none"> <li>hospital, obstetricians' and midwives' fees for routine childbirth; and</li> <li>any fees as a result of post-natal care required by the mother immediately following routine childbirth.</li> </ul> <p>We will not pay for surrogacy or any related treatment. We will not pay for maternity care or treatment for a beneficiary acting as a surrogate, or anyone acting as a surrogate for a beneficiary.</p>			

	Silver	Gold	Platinum
<p><b>Complications from maternity</b> (Gold and Platinum plans only)</p> <p>Up to the total limit shown for your selected plan per beneficiary per period of cover.</p> <p>Available once the mother has been covered by the policy for 24 months or more.</p>	No coverage	<p>\$14,000</p> <p>€11,000</p> <p>£9,000</p>	<p>\$28,000</p> <p>€22,000</p> <p>£18,000</p>
<p>We will pay for inpatient or outpatient treatment relating to complications resulting from pregnancy or childbirth if the mother has been a beneficiary under this policy for a continuous period of at least 24 months or more. This is limited to conditions which can only arise as a direct result of pregnancy or childbirth, including miscarriage and ectopic pregnancy.</p> <ul style="list-style-type: none"> <li>This part of the policy does not provide cover for home births.</li> <li>We will only pay for a Caesarean section, where it is medically necessary. If we cannot confirm that it was medically necessary, we will only pay up to the limit of the mother's routine maternity benefit care cover.</li> </ul> <p>We will not pay for surrogacy or any related treatment. We will not pay for maternity benefit care or treatment for a beneficiary acting as a surrogate or anyone acting as a surrogate for a beneficiary.</p>			

	Silver	Gold	Platinum
<p><b>Homebirths</b> (Gold and Platinum plans only)</p> <p>Up to the total limit shown for your selected plan per beneficiary per period of cover.</p> <p>Available once the mother has been covered by the policy for 24 months or more.</p>	No coverage	<p>\$500</p> <p>€370</p> <p>£335</p>	<p>\$1,100</p> <p>€850</p> <p>£700</p>
<p>We will pay midwives' and specialists' fees relating to routine home births if the mother has been a beneficiary under this policy for a continuous period of 24 months or more.</p> <ul style="list-style-type: none"> <li>Please note that the Complications from maternity cover explained above does not include cover for home childbirth. This means that any costs relating to complications which arise in relation to home childbirth will only be paid in accordance with the home childbirth limits, as explained in the list of benefits.</li> </ul>			





THE FOLLOWING PAGES DETAIL THE OPTIONAL BENEFITS YOU MAY HAVE CHOSEN TO ADD TO YOUR CORE COVER – **INTERNATIONAL MEDICAL INSURANCE.**



**TAKE A LOOK AT YOUR CERTIFICATE OF INSURANCE TO REMIND YOURSELF EXACTLY WHAT COVER YOU HAVE.**

## INTERNATIONAL OUTPATIENT

The International Outpatient optional module provides more comprehensive outpatient care where a hospital admission as a daypatient or inpatient is not required, including consultations with specialists, prescribed outpatient drugs and dressings, rehabilitation, genetic cancer testing and much more.

You do not need to request prior authorisation for outpatient treatment with the exception of the following:

- › Genetic Cancer tests
- › Mental and Behavioural Health (on an outpatient basis)
- › Infertility investigations and treatment
- › Prescribed drugs and dressings for more than 3 months
- › Physiotherapy, chiropractic and osteopathy treatments when you have exceeded 10 sessions.

For any other treatment under the International Outpatient module, you do not need to contact us for prior authorisation.

	Silver	Gold	Platinum
<b>Annual overall benefit maximum - per beneficiary per period of cover</b> This includes claims paid across all sections of International Outpatient.	\$15,000 €12,000 £9,650	\$35,000 €25,900 £23,275	Paid in full

	Silver	Gold	Platinum
<b>Consultations with medical practitioners and specialists</b> Up to the total limit shown for your selected plan per beneficiary per period of cover or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	\$2,500 €1,850 £1,650	\$5,000 €3,700 £3,325	Paid in full

- › We will pay for consultations or meetings with a medical practitioner which are necessary to diagnose an illness, or to arrange or receive treatment.
- › We will pay for non-surgical treatment on an outpatient basis, which is recommended by a specialist as being medically necessary.

	Silver	Gold	Platinum
<p><b>Prescribed drugs and dressings</b></p> <p>Up to the total limit shown for your selected plan per beneficiary per period of cover or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.</p>	<p><b>\$1,500</b> <b>€1,100</b> <b>£1,000</b></p>	<p><b>\$3,000</b> <b>€2,200</b> <b>£2,000</b></p>	<p><b>Paid in full</b></p>
<p>We will pay for prescribed drugs and dressings which are prescribed by a medical practitioner on an outpatient basis.</p> <p><b>Important note:</b></p> <p>Medication prescribed by a medical practitioner in the USA and/or delivered by a pharmacy in the USA are subject to our formulary drugs list.</p>			

	Silver	Gold	Platinum
<p><b>Pathology, Radiology and diagnostic tests (excluding Advanced Medical Imaging)</b></p> <p>Up to the total limit shown for your selected plan per beneficiary per period of cover or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.</p>	<p><b>\$2,500</b> <b>€1,850</b> <b>£1,650</b></p>	<p><b>\$5,000</b> <b>€3,700</b> <b>£3,325</b></p>	<p><b>Paid in full</b></p>
<p>We will pay for the following tests where they are medically necessary and are recommended by a specialist as part of a beneficiary’s outpatient treatment:</p> <ul style="list-style-type: none"> <li>› Blood and urine tests;</li> <li>› X-rays;</li> <li>› Ultrasound scans;</li> <li>› Electrocardiograms (ECG); and</li> <li>› Other diagnostic tests (excluding advanced medical imaging).</li> </ul> <p><b>Important note:</b></p> <ul style="list-style-type: none"> <li>› We will pay for medically necessary testing for pandemic, epidemic or outbreak of infectious illnesses in line with the World Health Organisation (WHO) guidelines.</li> </ul>			

	Silver	Gold	Platinum
<p><b>Outpatient Rehabilitation</b></p> <p>Up to the total limit shown for your selected plan per beneficiary per period of cover or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.</p>	<p><b>\$5,000</b> <b>€3,700</b> <b>£3,325</b></p>	<p><b>\$10,000</b> <b>€7,400</b> <b>£6,650</b></p>	<p><b>Paid in full</b></p>
<p>We will pay for:</p> <ul style="list-style-type: none"> <li>› Outpatient Physiotherapy;</li> <li>› Outpatient Occupational therapy;</li> <li>› Osteopathy and Chiropractic treatment;</li> <li>› Speech therapy; and</li> <li>› Cardiac and pulmonary rehabilitation.</li> </ul> <p><b>Important notes:</b></p> <p><b>Outpatient Physiotherapy, Osteopathy and Chiropractic treatment:</b></p> <p>We will pay for this treatment if it is medically necessary and restorative in nature to help you to carry out your normal activities of daily living. The treatment must be carried out by a properly qualified practitioner who holds the appropriate license to practice in the country where the treatment is received. This excludes any sports medicine treatment.</p> <p><b>Speech therapy treatment:</b></p> <p>We will pay for restorative speech therapy if it is required immediately following treatment which is covered under this policy (for example, as part of a beneficiary’s follow-up care after they have suffered a stroke) and it is confirmed by a specialist to be medically necessary on a short-term basis.</p>			

<b>Pre-natal and post-natal care (Gold and Platinum plans only)</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
<p>Up to the total limit shown for your selected plan per beneficiary per period of cover.</p> <p>Available once the mother has been covered by the policy for 24 months or more.</p>	<b>No coverage</b>	<b>\$3,500</b> <b>€2,750</b> <b>£2,250</b>	<b>\$7,000</b> <b>€5,500</b> <b>£4,500</b>
<p>› We will pay for medically necessary pre-natal and post-natal care on an outpatient basis if the mother has been a beneficiary under the International Outpatient option for a continuous period of 24 months or more.</p> <p>› Examples of pre-natal treatment and tests include:</p> <ul style="list-style-type: none"> <li>• Routine obstetricians' and midwives' fees;</li> <li>• All scheduled ultrasounds and examinations;</li> <li>• Prescribed medicines, drugs and dressings;</li> <li>• Routine pre-natal blood tests, if required;</li> <li>• Amniocentesis procedure (also referred to as amniotic fluid test or AFT) or chorionic villous sampling (also referred to as CVS); and</li> <li>• Non-invasive pre-natal testing (NIPT) for high risk individuals.</li> </ul> <p>Post-natal care:</p> <ul style="list-style-type: none"> <li>• Any fees, including prescribed drugs and dressings, as a result of post-natal care required by the mother immediately following routine childbirth.</li> </ul>			

<b>Infertility Investigations and treatment</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
<p>Up to the total limit shown for your selected plan per beneficiary per lifetime.</p> <p>Available once the beneficiary has been covered by this option for 24 months or more.</p>	<b>No coverage</b>	<b>No coverage</b>	<b>\$10,000</b> <b>€7,400</b> <b>£6,650</b>
<p>We will pay for investigations into the cause of infertility if a specialist rules out any medical cause and the beneficiary was unaware of the existence of any infertility problem, and had not suffered any symptoms, when their cover under this policy commenced.</p> <p>If necessary, we will pay a maximum of 4 attempts for Infertility treatment up to the total limit shown in aggregate, per lifetime of the policy. This benefit is available for beneficiaries up to 41 years old.</p> <p>Prior authorisation is required for all infertility investigations and treatment.</p>			

<b>Sleep Apnoea</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
<p>Up to the total limit shown for your selected plan per beneficiary per period of cover.</p>	<b>No coverage</b>	<b>\$1,500</b> <b>€1,100</b> <b>£1,000</b>	<b>\$2,000</b> <b>€1,480</b> <b>£1,330</b>
<p>Following a referral from your medical practitioner, we will pay for one sleep study or home sleep test to diagnose if you have sleep apnoea.</p> <p>If it has been determined you have sleep apnoea we will pay for the hire of a Continuous Positive Airway Pressure (CPAP) machine or if appropriate other oral appliances.</p> <p>If it is medically appropriate, we will pay for surgery.</p>			

<b>Genetic Cancer test</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
<p>Up to the total limit shown for your selected plan per beneficiary per lifetime.</p> <p>Available once the beneficiary has been covered by this option for 12 months or more.</p>	<b>No coverage</b>	<b>\$2,000</b> <b>€1,480</b> <b>£1,330</b>	<b>\$4,000</b> <b>€2,950</b> <b>£2,650</b>
<p>We will pay for one genetic test for beneficiaries with an increased risk of cancer, when medically necessary and in accordance with medical evidence.</p>			

	Silver	Gold	Platinum
<b>Acupuncture and Chinese medicine</b> Up to the total limit shown for your selected plan per beneficiary per period of cover or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	<b>\$2,500</b> <b>€1,850</b> <b>£1,650</b>	<b>\$5,000</b> <b>€3,700</b> <b>£3,325</b>	<b>Paid in full</b>

We will pay for a combined maximum total of 15 consultations with an acupuncturist and practitioner of Chinese medicine, if those treatments are recommended by a medical practitioner. The treatment must be carried out by a properly qualified practitioner who holds the appropriate licence to practice in the country where the treatment is received.

	Silver	Gold	Platinum
<b>Durable medical equipment</b> Up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>

We will pay for the use of durable medical equipment if the use of that equipment is recommended by a specialist in order to support the beneficiary’s treatment which is covered under this policy.

We will only pay for one type of medical equipment per period of cover which:

- › is not disposable, and is capable of being used more than once;
- › serves a medical purpose;
- › is fit for use in the home; and
- › is of a type only normally used by a person who is suffering from the effect of a disease, illness or injury.

	Silver	Gold	Platinum
<b>Adult vaccinations</b> Up to the total limit shown for your selected plan per beneficiary per period of cover or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	<b>\$250</b> <b>€185</b> <b>£165</b>	<b>Paid in full</b>	<b>Paid in full</b>

We will pay for certain vaccinations and immunisations that are clinically appropriate.

	Silver	Gold	Platinum
<b>Dental accidents</b> Up to the total limit shown for your selected plan per beneficiary per period of cover or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.	<b>\$1,000</b> <b>€740</b> <b>£665</b>	<b>Paid in full</b>	<b>Paid in full</b>

If a beneficiary needs dental treatment as a result of injuries which they have suffered in an accident, we will pay for outpatient dental treatment for any sound natural tooth/teeth damaged or affected by the accident, provided the treatment commences immediately after the accident and is completed within 30 days of the date of the accident.

In order to approve this treatment, we will require confirmation from the beneficiary’s treating dentist of:

- › the date of the accident; and
- › the fact that the tooth/teeth which are the subject of the proposed treatment are sound natural tooth/teeth.

We will pay for this treatment instead of any other dental treatment the beneficiary may be entitled to under this policy, when they need treatment following accidental damage to a tooth or teeth.

We will not pay for the repair or provision of dental implants, crowns or dentures under this part of this policy.

	Silver	Gold	Platinum
<b>Child and Adolescence Wellbeing Health</b> Up to the annual overall benefit maximum for your selected plan beneficiary per period of cover.	Paid in full	Paid in full	Paid in full

We will pay for child and adolescence wellbeing health at appropriate age intervals, carried out by a medical practitioner for the following preventative care services:

- › evaluating medical history;
- › physical examinations;
- › development assessment;
- › anticipatory guidance; and
- › appropriate immunisations and laboratory tests.

**Important notes:**

Mental health consultations with a psychiatrist or psychologist are covered under the Mental Health and Behavioural Care benefit under International Medical Insurance.

In addition, we will pay for:

- › One school entry health check, to assess growth, hearing and vision, for each child at the first school entry date.
- › Diabetic retinopathy screening for children who have diabetes.

	Silver	Gold	Platinum
<b>60+ Care</b> Up to the total limit shown for your selected plan per beneficiary per period of cover.	No coverage	<b>\$1,000</b> <b>€740</b> <b>£665</b>	<b>\$2,000</b> <b>€1,480</b> <b>£1,330</b>

If a beneficiary is aged 60 years old and above, or turning 60 years old within the period of cover, and has one of the following conditions as declared on their medical questionnaire (and is a special exclusion as detailed on your Certificate of Insurance), we will pay for the medically necessary outpatient treatment costs associated with the maintenance of this condition: Hypertension, Type 2 Diabetes, Glaucoma, Arthritis, joint or back pain, Osteoporosis/Osteopenia.

**Important notes:**

- › If, during the application stage you have selected the option to have one of the above conditions covered at an additional premium, whereby the condition is covered comprehensively on an inpatient and outpatient basis (if the International Outpatient option has been selected); this benefit will not be applicable.
- › Examples of medically necessary treatment and tests include but are not limited to: consultations with medical practitioners, prescribed drugs and dressings, pathology and radiology, outpatient rehabilitation and acupuncture and Chinese medicine. Please note, this benefit excludes Advanced Medical Imaging.
- › You are eligible to have the condition(s) covered (but not conditions, symptoms or complications arising from those conditions) on an outpatient basis, up to the total limits shown per period of cover.
- › The benefit is subject to any cost shares or deductibles elected on your policy.

## YOUR DEDUCTIBLE AND COST SHARE OPTIONS

	\$	€	£
<b>Deductible</b> A deductible is the amount which you must pay before any claims are covered by your plan.	<b>\$0</b> <b>\$150</b> <b>\$500</b> <b>\$1,000</b> <b>\$1,500</b>	<b>€0</b> <b>€110</b> <b>€370</b> <b>€700</b> <b>€1,100</b>	<b>£0</b> <b>£100</b> <b>£335</b> <b>£600</b> <b>£1,000</b>

<b>Cost share after deductible</b> Cost share is the percentage of each claim not covered by your plan.	<b>First choose your cost share percentage:</b> <b>0% / 10% / 20% / 30%</b>
<b>Out of Pocket Maximum</b> The out of pocket maximum is the maximum amount of cost share you would have to pay in a period of cover.  The cost share amount is calculated after the deductible is taken into account. Only amounts you pay related to cost share contribute to the out of pocket maximum.	<b>Next, choose your out of pocket maximum:</b>  <b>\$3,000</b> <b>€2,200</b> <b>£2,000</b>

# INTERNATIONAL EVACUATION & CRISIS ASSISTANCE PLUS™

International Medical Evacuation provides coverage for reasonable transportation costs to the nearest centre of medical excellence in the event that the treatment is not available locally in an emergency. This option also includes medical repatriation coverage as a result of a serious illness or after a traumatic event or surgery, and compassionate visits for a parent, spouse, partner, sibling or child to visit a beneficiary after an accident or sudden illness and the beneficiary has not been evacuated or repatriated.

Peace of mind for you and your family, particularly while travelling globally, is very important to us. As well as providing coverage for medical evacuation events, this option also includes the Crisis Assistance Plus™ programme providing 24/7 time-sensitive advice and coordinated in-country crisis response services in the event of a travel or security risk that may occur while you and your family are travelling globally.

## INTERNATIONAL MEDICAL EVACUATION

	Silver	Gold	Platinum
<b>International Medical Evacuation</b> <b>Annual overall benefit maximum - per beneficiary per period of cover</b>	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>

	Silver	Gold	Platinum
<b>Medical Evacuation</b>	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>

Transfer to the nearest centre of medical excellence if the treatment the beneficiary needs is not available locally in an emergency.

If a beneficiary requires emergency treatment, we will pay for medical evacuation for them:

- › to be taken to the nearest hospital where the necessary treatment is available (even if this is in another part of the country, or in another country); and
- › to return to the place they were taken from, provided the return journey takes place not more than 14 days after the treatment is completed.

As regards to the return journey, we will pay:

- › the price of an economy class air ticket; or
- › the reasonable cost of travel by land or sea; whichever is lesser.

We will only pay for taxi fares if:

- › It is medically preferable for the beneficiary to travel to the airport by taxi, rather than by ambulance; and
- › Approval is obtained in advance from the medical assistance service.

We will pay for evacuation (but not repatriation) if the beneficiary needs diagnostic tests or cancer treatment (such as chemotherapy) if, in the opinion of our medical assistance service, evacuation is appropriate and medically necessary in the circumstances.

We will not pay any other costs related to an evacuation (such as accommodation costs).

### Important note:

If you require to return to the hospital where you were evacuated for follow up treatment, we will not pay for travel costs or living allowance costs.

	Silver	Gold	Platinum
<b>Medical Repatriation</b>	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>

If a beneficiary requires a medical repatriation as a result of a serious illness or after a traumatic event or surgery, we will pay:

- › for them to be returned to their country of habitual residence or country of nationality; and
- › to return them to the place they were taken from, provided the return journey takes place not more than 14 days after the treatment is completed.

The above journey must be approved in advance by our medical assistance service and to avoid doubt all transportation costs are required to be reasonable and customary.

As regards to the return journey, we will pay:

- › the price of an economy class air ticket; or
- › the reasonable cost of travel by land or sea; whichever is lesser.

We will only pay for taxi fares if:

- › it is medically preferable for the beneficiary to travel to the airport by taxi, rather than by ambulance; and
- › approval is obtained in advance from the medical assistance service.

We will not pay any other costs related to a repatriation (such as accommodation costs).

**Important notes:**

If you require to return to the hospital where you were repatriated for follow up treatment, we will not pay for travel costs or living allowance costs.

If a beneficiary contacts the medical assistance service to ask for prior approval for repatriation, but the medical assistance service does not consider repatriation to be medically appropriate, we may instead arrange for the beneficiary to be evacuated to the nearest hospital where the necessary treatment is available. We will then repatriate the beneficiary to his or her specified country of nationality or country of habitual residence when his or her condition is stable, and it is medically appropriate to do so.

	Silver	Gold	Platinum
<b>Repatriation of mortal remains</b>	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>

If a beneficiary dies outside their country of habitual residence during the period of cover, the medical assistance service will arrange for their mortal remains to be returned to their country of habitual residence or country of nationality as soon as reasonably practicable, subject to airlines requirements and restrictions.

We will not pay any costs associated with burial or cremation or the transport costs for someone to collect or accompany the beneficiary's mortal remains.

	Silver	Gold	Platinum
<b>Travel cost for an accompanying person</b>	Paid in full	Paid in full	Paid in full
<p>If a beneficiary needs a parent, sibling, child, spouse or partner, to travel with them on their journey in conjunction with a medical evacuation or repatriation, because they:</p> <ul style="list-style-type: none"> <li>› need help getting on or off an aeroplane or other vehicle;</li> <li>› are travelling 1000 miles (or 1600km) or further;</li> <li>› are severely anxious or distressed, and are not being accompanied by a nurse, paramedic or other medical escort; or</li> <li>› are very seriously ill or injured;</li> </ul> <p>we will pay for a relative or partner to accompany them. The journeys (for the avoidance of doubt shall mean one outbound and one return) must be approved in advance by the medical assistance service and the return journey must take place not more than 14 days after the treatment is completed.</p> <p>We will pay:</p> <ul style="list-style-type: none"> <li>› the price of an economy class air ticket; or</li> <li>› the reasonable cost of travel by land or sea;</li> </ul> <p>whichever is the lesser.</p> <p>If it is appropriate, considering the beneficiary's medical requirements, the family member or partner who is accompanying them may travel in a different class.</p> <p>If it is medically necessary for a beneficiary to be evacuated or repatriated, and they are going to be accompanied by their spouse or partner, we will also pay the reasonable travel costs of any children aged 17 or under, if those children would otherwise be left without a parent or guardian.</p> <p><b>Important notes:</b></p> <ul style="list-style-type: none"> <li>› We will not pay for a third party to accompany a beneficiary if the original purpose of the evacuation was to enable the beneficiary to receive outpatient treatment.</li> <li>› We will not pay for any other costs relating to third party travel costs, such as accommodation or local transportation.</li> </ul>			

**If you have purchased this option, we will also make available the provision below for compassionate visits to you by immediate family members.**

	Silver	Gold	Platinum
<b>Compassionate visit - travel costs</b> Up to a maximum of 5 trips per lifetime up to the total limit shown for your selected plan per beneficiary.	\$1,200 €1,000 £800	\$1,200 €1,000 £800	\$1,200 €1,000 £800
<b>Compassionate visit - living allowance costs</b> Up to the total limit shown per day for each visit with a maximum of 10 days per visit.	\$155 €125 £100	\$155 €125 £100	\$155 €125 £100

For each beneficiary we will pay for up to 5 compassionate visits over the lifetime of the cover. Compassionate visits must be approved in advance by our medical assistance service.

We will pay the cost of economy class return travel for a parent, spouse, partner, sibling or child to visit a beneficiary after an accident or sudden illness, if the beneficiary is in a different country and is anticipated to be hospitalised for 5 days or more, or has been given a short-term terminal prognosis.

We will also pay for living expenses incurred by a family member during a compassionate visit, for up to 10 days per visit while they are away from their country of habitual residence up to the limits shown in the list of benefits (subject to being provided with receipts in respect of the costs incurred).

**Important note:**

- › We will not pay for a compassionate visit when the beneficiary has been evacuated or repatriated. If an evacuation or repatriation takes place during a compassionate visit, we will not pay any further third party transportation costs.



## CRISIS ASSISTANCE PLUS™ PROGRAMME

This programme is provided by global crisis response experts, FocusPoint International®, who support global travellers with 24/7 multilingual response centres and resources in over 100 countries.

Crisis Assistance Plus™ (CAP) provides time-sensitive advice and coordinated in-country crisis assistance for ten different risks that have the potential to impact beneficiaries when traveling:

- › Terrorism
- › Pandemic
- › Political threats
- › Natural disasters
- › Blackmail or extortion
- › Violent crimes
- › Disappearances of persons
- › Hijacks
- › Kidnaps for ransom
- › Wrongful detentions

The programme provides beneficiaries with 24/7 on-demand access to FocusPoint International's global assistance centres for advice and coordinated in-country crisis response services, when necessary.

Depending on the situation, the programme offers:

- › Rapid-response teams and dedicated CAP managers deployed globally within 24 hours;
- › Experienced security personnel for field rescue, shelter in place and ground evacuations;
- › Nationally recognized crisis communications teams;
- › Highly experienced kidnap-for-ransom and extortion- response specialists;
- › Emergency-message relay to family members or employers;
- › Point-in-time geographic threat information; and
- › Access to private aviation fleet, with aircraft launched in as little as 60 minutes.

### Important notes:

- › FocusPoint International® will provide crisis response services for a maximum of two physical incidents per beneficiary per period of cover. The programme provides access to unlimited crisis consultations during the period of cover.
- › The eligible physical incident response is limited to forty five (45) calendar days of assistance.
- › The Crisis Assistance Plus™ Programme is not an insurance policy. Focuspoint does not and will not reimburse or indemnify beneficiaries for any expenses incurred directly by a beneficiary and/or on behalf of a beneficiary. All additional expenses are incurred and paid directly by and at the sole discretion of Focuspoint.

We have no involvement in, nor are we liable for, any decisions and/or outcomes that are made or determined by FocusPoint International®. FocusPoint International® will not provide crisis response services:

- › With respect to kidnapping or violent crime by a relative;
- › To any person who has had kidnap insurance cancelled or declined;
- › To any person who has been kidnapped in the past;
- › To any kidnapping of a protected person within their country of residence;
- › Where such service would be prohibited under United Nations' resolutions or any laws of the European Union, United Kingdom or the United States;
- › For the payment of any ransom;
- › If the beneficiary elects to travel to location(s) with an issued and active advisory against all travel to said location(s);
- › For a business dispute;
- › For extra expenses caused by a non-covered travel delay;
- › For suicide or attempted suicide;
- › For war, whether declared or not, between China, France, the United Kingdom, the Russian Federation and the United States, or war in Europe other than civil war;
- › For any enforcement action by or on behalf of the United Nations in which countries stated above or any armed forces are engaged; and
- › For loss or destruction to any property arising from any consequential loss or any legal liability caused from radioactivity.

**In the event of one of the crisis situations as detailed above, please contact our Customer Care Team. We will transfer you to a FocusPoint crisis consultant who can provide advice and coordinate immediate worldwide assistance. In order to use this service we are required to pass your name and contact information to FocusPoint International®.**

Silver

Gold

Platinum

**FocusPoint International® will pay for crisis consulting expenses and other additional expenses per covered response (up to a maximum of two physical incidents per beneficiary per period of cover) and included but not limited to:**

- › Emergency political or natural disaster evacuation costs;
- › Legal referrals and fees;
- › Fees and expenses of an independent interpreter;
- › Costs of relocations, travel and accommodations;
- › Fees and expenses of security personnel temporarily deployed solely and directly for the purposes of protecting a beneficiary and located in a country where a crisis event has occurred.

**The following important notes and general conditions apply to all of the cover which is provided under the International Medical Evacuation option.**

## Important notes

The services described in this section are provided or arranged by the medical assistance service under this policy.

The following conditions apply to both emergency medical evacuations and repatriations:

- › all evacuations and repatriations must be approved in advance by the medical assistance service, which is contactable through the Customer Care Team;
- › the treatment for which, or following which, the evacuation or repatriation is required must be recommended by a qualified nurse or medical practitioner;
- › evacuation and repatriation services are only available under this policy if the beneficiary is being treated (or needs to be treated) on an inpatient or daypatient basis;
- › the treatment because of which the evacuation or repatriation service is required must:
  - be treatment for which the beneficiary is covered under this policy; and
  - not be available in the location from which the beneficiary is to be evacuated or repatriated;
  - the beneficiary must already have cover under the International Medical Evacuation option, before they need the evacuation or repatriation service;
  - the beneficiary must have cover in the selected area of coverage which includes the country where the treatment will be provided after the evacuation or repatriation (treatment in the USA is excluded unless the beneficiary has purchased Worldwide including USA cover).
- › We will only pay for evacuation or repatriation services if all arrangements are approved in advance by our medical assistance service. Before that approval will be given, we must be provided with any information or proof that we may reasonably request;
- › We will not approve or pay for an evacuation or repatriation if, in our reasonable opinion, it is not appropriate, or if it is against medical advice. In coming to a decision as to whether an evacuation or repatriation is appropriate, we will refer to established clinical and medical practice;
- › From time to time we may carry out a review of this cover and reserve the right to contact you to obtain further information when it is reasonable for us to do so.

## General conditions

- › Where local conditions make it impossible, impractical, or unreasonably dangerous to enter an area, for example because of political instability or war, we may not be able to arrange evacuation or repatriation services. This policy does not guarantee that evacuation or repatriation services will always be available when requested, even if they are medically appropriate.
- › We will only pay for hospital accommodation for as long as the beneficiary is being treated. We will not pay for hospital accommodation if a beneficiary is no longer being treated but is waiting for a return flight.
- › Any medical treatment which a beneficiary receives before or after an evacuation or repatriation will be paid from the International Medical Insurance plan (or under another coverage option if appropriate) provided that the treatment is covered under this policy and you have purchased the relevant cover.
- › We cannot be held liable for any delays or lack of availability of evacuation or repatriation services which result from adverse weather conditions, technical or mechanical problems, conditions or restrictions imposed by public authorities, or any other factor which is beyond our reasonable control.
- › We will only pay for evacuation, repatriation and third party transportation if the treatment for which, or because of which, the evacuation or repatriation is necessary is covered under this policy.
- › All decisions as to:
  - the medical necessity of evacuation or repatriation;
  - the means and timing of any evacuation or repatriation;
  - the medical equipment and medical personnel to be used; and
  - the destination to which the beneficiary should be transported;

will be made by our medical team, after consultation with the medical practitioners who are treating the beneficiary, taking into account all of the relevant medical factors and considerations.

# INTERNATIONAL HEALTH & WELLBEING

We understand the importance of your overall wellbeing and living a balanced life. In addition to health screenings, tests and examinations; this module also empowers you and your family with the services and support to manage your own individual day-to-day health and wellbeing. Your Wellness companion, comprising of the Life Management Assistance programme and the Telephonic Wellness Coaching, is available to help you and your family stay healthy and well, both physically and mentally.

Life Management Assistance Programme	Silver	Gold	Platinum
	Paid in full	Paid in full	Paid in full

Our Life Management Assistance programme is available 24 hours a day, 7 days a week, 365 days a year meaning you can contact the service for access to free, confidential assistance with any work, life, personal or family issue that matters to you at a time that is suitable for you.

You will have access to the following services and tools:

**Short-term counselling:**

- Up to 6 counselling sessions via telephone, video, or face-to-face, per issue per period of cover. Common use cases include: managing anxiety and depression, couples' and family relationship support, bereavement, and more.

**Behavioural health:**

- Up to 6 sessions with a mindfulness coach via telephone per period of cover. Beneficial for individuals experiencing stress, and challenges with focus and concentration.
- An online self-help Cognitive Behavioural Therapy (CBT) programme to address mild to moderate anxiety, stress, and depression, with unlimited access to the programme for 6 months.

**Career and workplace support:**

- Life coaching telephonic sessions to assist with personal growth and career development at work.
- Telephonic sessions with a counsellor for managers to develop their people management skills.

**Practical needs:**

- Unlimited in the moment telephonic support for live assistance.
- Pre-qualified referrals and information to assist with your day to day demands, such as relocation logistics, child or eldercare, legal or financial services.

**Please contact the Customer Service team if you wish to use this service. This service is provided by our chosen counselling provider.**

Telephonic Wellness Coaching	Silver	Gold	Platinum
	Paid in full	Paid in full	Paid in full

We will match you with your own personal qualified wellness coach who is specifically trained in health behaviour change. Your coach will partner with you to identify a specific wellness goal that is important to you, and will support you in building a wellness plan around one of the following areas of focus: weight management, healthy eating, physical activity, sleep, stress management and tobacco cessation.

- You will have access to 6 confidential telephonic coaching sessions per focus area per period of cover with your dedicated coach to build your strategy and motivation to reach your wellbeing goal.
- You will be supported by your personal coach with advice and recommendations that can be implemented in between your 6 coaching sessions to ensure lasting lifestyle changes.

The coaching sessions are delivered via telephone which means you can access it from the comfort of your own home and can be scheduled at a convenient time for you, based on time zone and language preference. Please note, this is a confidential service.

**Please contact the Customer Service team if you wish to use this service. This service is provided by our chosen coaching provider.**

Routine adult physical examinations	Silver	Gold	Platinum
	Up to the total limit shown for your selected plan per beneficiary per period of cover.	\$225 €165 £150	\$450 €330 £300

We will pay for routine adult physical examinations (including but not limited to: height, weight, bloods, urinalysis, blood pressure, lung function etc.), for persons aged 18 years or older.

	Silver	Gold	Platinum
<b>Cervical cancer screening</b>			
Up to the total limit shown for your selected plan per beneficiary per period of cover.	\$225 €165 £150	\$450 €330 £300	Paid in full
We will pay for:			
<ul style="list-style-type: none"> <li>1 Papanicolaou test (pap smear); and</li> <li>1 HPV DNA test for female beneficiaries aged 30-65 years old.</li> </ul>			

	Silver	Gold	Platinum
<b>Prostate cancer screening</b>			
Up to the total limit shown for your selected plan per beneficiary per period of cover.	\$225 €165 £150	\$450 €330 £300	Paid in full
We will pay for:			
<ul style="list-style-type: none"> <li>1 prostate examination (prostate specific antigen (PSA) test) for men aged 50 years old or older; or</li> <li>1 prostate examination (prostate specific antigen (PSA) test) for asymptomatic men 40 years old or older, when medically necessary.</li> </ul>			

	Silver	Gold	Platinum
<b>Mammograms for breast cancer screening</b>			
Up to the total limit shown for your selected plan per beneficiary per period of cover.	\$225 €165 £150	\$450 €330 £300	Paid in full
We will pay for:			
<ul style="list-style-type: none"> <li>1 screening mammogram for women aged 25-39 years old when medically necessary, if they have a prior history of breast cancer</li> <li>1 screening mammogram for asymptomatic women aged 40 years or older.</li> </ul>			

	Silver	Gold	Platinum
<b>Bowel cancer screening</b>			
Up to the total limit shown for your selected plan per beneficiary per period of cover.	\$225 €165 £150	\$450 €330 £300	Paid in full
We will pay for:			
<ul style="list-style-type: none"> <li>1 bowel cancer screening for beneficiaries aged 50 years old or older.</li> </ul>			

	Silver	Gold	Platinum
<b>Bone densitometry</b>			
Up to the total limit shown for your selected plan per beneficiary per period of cover.	\$225 €165 £150	\$450 €330 £300	Paid in full
We will pay for:			
<ul style="list-style-type: none"> <li>1 scan for women aged 65 years old or older;</li> <li>1 scan for post-menopausal women younger than 65 years old when medically necessary; and</li> <li>1 scan for men aged 50 years or older when medically necessary.</li> </ul>			

	Silver	Gold	Platinum
<b>Dietetic consultations</b>			
Up to the total limit shown for your selected plan per beneficiary per period of cover.	No coverage	No coverage	Paid in full
We will pay for up to 4 consultations with a dietician per period of cover, if the beneficiary requires dietary advice relating to a diagnosed disease or illness such as diabetes.			

# INTERNATIONAL VISION & DENTAL

International Vision and Dental pays for the beneficiary's routine eye examination and pays costs for spectacles and lenses. It also covers a wide range of preventative, routine and major dental treatments.

## VISION CARE

	Silver	Gold	Platinum
<b>Eye Test</b> Up to the total limit shown for your selected plan per beneficiary per period of cover.	<b>\$100</b> <b>€75</b> <b>£65</b>	<b>\$200</b> <b>€150</b> <b>£130</b>	<b>Paid in full</b>
We will pay for one routine eye examination per period of cover, to be carried out by either an ophthalmologist or optometrist. We will not pay for more than one eye examination in any one period of cover.			

	Silver	Gold	Platinum
<b>Expenses for:</b> Up to the total limit shown for your selected plan per beneficiary per period of cover.	<b>\$155</b> <b>€125</b> <b>£100</b>	<b>\$155</b> <b>€125</b> <b>£100</b>	<b>\$310</b> <b>€245</b> <b>£200</b>
<ul style="list-style-type: none"> <li>› Spectacle lenses.</li> <li>› Contact lenses.</li> <li>› Spectacle frames.</li> <li>› Prescription sunglasses</li> </ul> when all are prescribed by an optometrist or ophthalmologist. We will not pay for: <ul style="list-style-type: none"> <li>› sunglasses, unless medically prescribed, by an ophthalmologist or optometrist;</li> <li>› glasses or lenses which are not medically necessary or not prescribed by an ophthalmologist or optometrist; or</li> <li>› treatment or surgery, including treatment or surgery which aims to correct eyesight, such as laser eye surgery, refractive keratotomy (RK) or photorefractive keratectomy (PRK).</li> </ul> A copy of a prescription or invoice for corrective lenses will need to be provided to us in support of any claim for frames.			

## DENTAL TREATMENT

	Silver	Gold	Platinum
<b>Overall annual Dental treatment benefit maximum</b>			
<b>Annual overall benefit maximum - per beneficiary per period of cover</b>	\$1,250 €930 £830	\$2,500 €1,850 £1,650	\$5,500 €4,300 £3,500

	Silver	Gold	Platinum
<b>Preventative</b> Up to the overall annual Dental treatment benefit maximum for your selected plan beneficiary per period of cover. Available once the beneficiary has been covered by this option for 3 months.			
	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>

We will pay for the following preventative dental treatment recommended by a dentist after a beneficiary has had International Vision and Dental cover for at least 3 months:

- › 2 dental check-ups per period of cover;
- › X-rays, including bitewing, single view, and orthopantomogram (OPG);
- › scaling and polishing including topical fluoride application when necessary (two per period of cover);
- › 1 mouth guard per period of cover;
- › 1 night guard per period of cover; and
- › Fissure sealant.

	Silver	Gold	Platinum
<b>Routine</b> Up to the total limit shown for your selected plan per beneficiary per period of cover or, where "paid in full" is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover. Available once the beneficiary has been covered by this option for 3 months.			
	<b>80% refund</b>	<b>90% refund</b>	<b>Paid in full</b>

We will pay treatment costs for the following routine dental treatment after the beneficiary has had International Vision and Dental cover for at least 3 months (if that treatment is necessary for continued oral health and is recommended by a dentist):

- › root canal treatment;
- › extractions;
- › surgical procedures;
- › occasional treatment;
- › anaesthetics; and
- › periodontal treatment.

	Silver	Gold	Platinum
<b>Major restorative</b> Up to the total limit shown for your selected plan per beneficiary per period of cover or, where "paid in full" is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover. Available once the beneficiary has been covered by this option for 12 months.			
	<b>70% refund</b>	<b>80% refund</b>	<b>Paid in full</b>

We will pay treatment costs for the following major restorative dental treatments after the beneficiary has had International Vision and Dental cover for at least 12 months:

- › dentures (acrylic/synthetic, metal and metal/acrylic);
- › crowns;
- › inlays; and
- › placement of dental implants.

If a beneficiary needs major restorative dental treatment before they have had International Vision and Dental cover for 12 months, we will pay 50% of the treatment costs.

Orthodontic treatment	Silver	Gold	Platinum
<p>Up to the total limit shown for your selected plan per beneficiary per period of cover or, where “paid in full” is shown, this is up to the annual overall benefit maximum for your selected plan per beneficiary per period of cover.</p> <p>Available for beneficiaries aged 18 or younger, once they have been covered by this option for 18 months.</p>	40% refund	50% refund	50% refund
<p>We will only pay for orthodontic treatment if:</p> <ul style="list-style-type: none"> <li>➤ the dentist or orthodontist who is going to provide the treatment provides us, in advance, with a detailed description of the proposed treatment (including X-rays and models), and an estimate of the cost of treatment; and</li> <li>➤ we have approved the treatment in advance.</li> </ul>			

## Dental exclusions

The following exclusions apply to dental treatment, in addition to those set out elsewhere in this policy and in your Certificate of Insurance.

- We will not pay for:
  - Purely cosmetic treatments, or other treatments which are not necessary for continued or improved oral health.
  - The replacement of any dental appliance which is lost or stolen, or associated treatment.
  - The replacement of a bridge, crown or denture which (in the reasonable opinion of a dentist of ordinary competence and skill in the beneficiary’s country of habitual residence) is capable of being repaired and made usable.
  - The replacement of a bridge, crown or denture within five years of its original fitting unless:
    - it has been damaged beyond repair, whilst in use, as a result of a dental injury suffered by the beneficiary whilst they are covered under this policy; or
    - the replacement is necessary because the beneficiary requires the extraction of a sound natural tooth/teeth; or
    - the replacement is necessary because of the placement of an original opposing full denture.
  - Acrylic or porcelain veneers.
  - Crowns or pontics on, or replacing, the upper and lower first, second and third molars unless:
    - they are constructed of either porcelain; bonded-to-metal or metal alone (for example, a gold alloy crown); or
    - a temporary crown or pontic is necessary as part of routine or emergency dental treatment.
  - Treatments, procedures and materials which are experimental or do not meet generally accepted dental standards.
  - Treatment for dental implants directly or indirectly related to:
    - failure of the implant to integrate;
    - breakdown of osseointegration;
    - peri-implantitis;
    - replacement of crowns, bridges or dentures; or
    - any accident or emergency treatment including for any prosthetic device.
  - Advice relating to plaque control, oral hygiene and diet.
  - Services and supplies, including but not limited to mouthwash, toothbrush and toothpaste.
  - Medical treatment carried out in hospital by an oral specialist may be covered under International Medical Insurance plan and/or International Outpatient, if this option has been bought, except when dental treatment is the reason for you being in hospital.
  - Bite registration, precision or semi-precision attachments.
  - Any treatment, procedure, appliance or restoration (except full dentures) if its main purpose is to:
    - change vertical dimensions; or
    - diagnose or treat conditions or dysfunction of the temporomandibular joint; or
    - stabilise periodontally involved teeth; or
    - restore occlusion.



# KEY PRODUCT PROVISIONS

This is a health insurance policy which pay benefits by way of reimbursement for health services cost incurred during the period of insurance, subject to deductibles, co-insurance and benefit limits. The following are key product provisions found in our Policy contracts. This is only a brief summary, intended for guidance and information. You are advised to also refer to the Policy Rules, which will prevail in the event of a conflict between the two documents and which contains the terms and conditions, definitions and general exclusions. The Customer Guide also shows the limits which apply to benefits. Please consult your insurance advisor or Cigna should you require further explanation.

**1. TERMINATION CLAUSE** - Subject to any conflicting legal or regulatory requirements we may terminate this policy for all beneficiaries immediately if:

- 1.1 Any premium or other charge (including any relevant tax) is not paid in full within thirty (30) days of the date on which it is due. We will give you written notice if we are going to terminate the policy for this reason; or
- 1.2 It becomes unlawful for us to provide any of the cover available under this policy or we are required to terminate the policy in any particular jurisdiction or territory at the direction of a regulator or authority with competent jurisdiction; or
- 1.3 Any beneficiary is identified on any list imposing financial sanctions on targeted individuals or entities maintained by the United Nations Security Council, the European Union, the United States Office of Foreign Assets Control or any other applicable jurisdiction. Furthermore, we will not pay claims for services received in sanctioned countries if doing so would violate the requirements of the United Nations Security Council, the European Union or the United States Department of Treasury's Office of Foreign Assets Control; or
- 1.4 We, at our sole discretion determine, on reasonable grounds, that you have, in the course of applying for the policy or when making any claim under it, withheld information or knowingly or recklessly provided information which you know or believe to be untrue or inaccurate or failed to provide information which we have asked for, including medical information; or
- 1.5 Subject to the terms and conditions of the policy, we may terminate the policy if any beneficiary ceases to be an expatriate whether as a result of a change to a beneficiary's country of nationality or country of habitual residence.
- 1.6 We are no longer in the market to sell the policy or suitable alternative in your geographical area. We will notify you at least one (1) month before the end date to advise you that the policy will be terminated (and therefore unable to be renewed) with effect from the end date.

If you want to terminate this policy and end cover for all beneficiaries, you may do so at any time by giving us at least seven (7) days' notice in writing. Please write to us using one of the options in the 'How to contact us' section on page 3 of the Policy Rules.

If the policy is terminated in accordance with clause 6.5 of the Policy Rules, before the end date, and we have paid a claim or issued a guarantee of payment during the period of cover, you will be liable for the remainder of any premiums in respect of the policy which are unpaid. If your annual premium is collected at intervals throughout the policy year, you will be responsible for making these payments for the remainder of the period of cover or alternatively, settle the outstanding premium amount.



If the policy ends before the normal end date and you have made claims under it, you will be liable for the remainder of any premiums in respect of the policy which are unpaid.

In relation to the period after your cover has ended, unless your policy is terminated in accordance with clause 6.2 and/or clause 7 of the Policy Rules, then any premium which has been paid in relation to the period after cover has ended will be refunded to the extent that it does not relate to a period of time in which we have provided cover, so long as we have not paid any claim, or issued any guarantee of payment during the period of cover.

If treatment has been authorised, we will not be held responsible for any treatment costs if the policy ends or a beneficiary leaves the policy before treatment has taken place.

**2. POLICY RENEWAL** - This policy is an annual contract. This means that, unless it is terminated earlier or renewed, the cover will end one year after the start date. This is a short-term accident and health policy and Cigna is not required to renew this policy. Cigna may terminate this policy by giving you 30 days' notice in writing.

If we determine to renew, we will write to you at least one (1) calendar month before the end date to invite you to renew on the terms we offer you. We will inform you of any changes to the policy and premium for the forthcoming period of cover. Premium rates are not guaranteed and may be adjusted based on future experience. The policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy. If local law and/or regulation dictates, we may be required to offer you an alternative health plan. Subject to clause 7 of the Policy Rules, any decision by Cigna not to renew shall not be based on your claims history or any illness, injury or condition suffered by any beneficiaries.

If you accept the invitation to renew, please ensure you have read and understood the policy documents for the forthcoming period of cover. Your cover will be renewed for another twelve (12) months.

If you do not want to renew your cover, you must let us know in writing at least seven (7) days before your policy end date. If you do not renew your cover, any beneficiaries who have been covered under the policy can apply for their own cover. We will consider their applications individually, and inform them whether, and on what terms, we are willing to offer them such cover.

**3. NON-GUARANTEED PREMIUM** - If we determine to renew, we will write to you at least one (1) calendar month before the end date to invite you to renew on the terms we offer you. We will inform you of any changes to the policy and premium for the forthcoming period of cover. If local law and/or regulation dictates, we may be required to offer you an alternative health plan.

Subject to clause 7 of the Policy Rules, any decision by Cigna not to renew shall not be based on your claims history or any illness, injury or condition suffered by any beneficiaries.

**4. STANDARD EXCLUSIONS** - There are certain conditions under which no benefits will be payable. These are stated as exclusions in the Policy Rules. You are advised to read the Policy Rules for the full list of exclusions. The following is a list of some of the exclusions for the Policy:

- > Treatment for a pre-existing condition or any conditions or symptoms which result from, or are related to, a pre-existing condition. We will not pay for treatment for which a pre-existing condition of which the policyholder was (or should reasonably have been aware) at the date cover commenced, and in respect of which we have not expressly agreed to provide cover.

- > Congenital anomalies or defects, except in the instance where we can provide cover under the 'Congenital conditions' benefit within the International Medical Insurance plan.
- > Routine maternity and childbirth cover, Complications from maternity and Homebirths benefit cover is excluded from our Silver plan. The benefits are included in the Gold and Platinum plan.

**5. WAITING PERIOD** - The cover will begin on the start date shown on the first Certificate of insurance which we send to you. If you choose to buy cover for any additional beneficiaries, their cover will begin on the start date shown on the first Certificate of insurance on which they are listed.

The following benefits have a Waiting Period:

### **International Medical Insurance**

> **Treatment for Obesity** (Gold and Platinum plans only)

- A twenty four (24) month waiting period applies.

> **Routine maternity benefit and childbirth cover on an inpatient and daypatient basis** (Gold and Platinum plans only)

- A twenty four (24) month waiting period applies for parent and baby care and treatment.
- Available once the mother has been covered by the policy for a continuous period of at least twenty four (24) months or more.

> **Complications from Maternity** (Gold and Platinum plans only)

- A twenty four (24) month waiting period applies for complications resulting from pregnancy or childbirth.
- Available once the mother has been covered by the policy for a continuous period of at least twenty four (24) months or more.

> **Homebirths** (Gold and Platinum plans only)

- A twenty four (24) month waiting period applies for Homebirths.
- Available once the mother has been covered by the policy for a continuous period of twenty four (24) months or more.

> **Newborn care**

- A twenty four (24) month waiting period applies.
- Available once either parent has been covered by the policy for a continuous period of twenty four (24) months or more prior to the newborn's birth.

### **International Outpatient optional module**

> **Pre-natal and post-natal care on an outpatient basis** (Gold and Platinum plans only)

- A twenty four (24) month waiting period applies for Pre-natal and post-natal care.

- Available once the mother has been covered under the International Outpatient optional module for a continuous period of at least twenty four (24) months or more.

**> Infertility Investigations and treatment** (Platinum plan only)

- A twenty four (24) month waiting period applies for Infertility Investigations and treatment.

**> Genetic Cancer test** (Gold and Platinum plans only)

- A twelve (12) month waiting period applies for Genetic Cancer test.

## **International Vision and Dental optional module**

### **Dental Treatment:**

**> Preventative & Routine dental treatment**

- A three (3) month waiting period applies for Preventative and Routine dental treatment in the International Vision and Dental optional module.

**> Major Restorative dental treatment**

- A twelve (12) month waiting period applies for Major restorative dental treatment in the International Vision and Dental optional module.
- If the beneficiary needs major restorative dental treatment before they have had International Vision and Dental cover for twelve (12) months, we will pay 50% of the treatment costs.

**> Orthodontic treatment**

- An eighteen (18) month waiting period applies for Orthodontic treatment in the International Vision and Dental optional module.

**6. REASONABLE AND CUSTOMARY CHARGES** - We will pay reasonable and customary costs for treatment, and services related to treatments which are shown in the list of benefits. We will pay for such treatment costs in line with the appropriate fees in the location of treatment and according to established clinical and medical practice.

**7. AREA OF COVER** - You may choose between two (2) options, which determine where in the world beneficiaries will be covered. The options are: Worldwide including USA and Worldwide excluding USA.

**8. FREE LOOK PERIOD** - You have a right to cancel your policy within fourteen (14) days from the date you receive this policy. If you wish to cancel this policy and we have not paid a claim or issued a guarantee of payment, you will receive a full refund of your premium. Alternatively, if we have paid a claim, or issued a guarantee of payment, we will not refund any premium which has been paid.

If you do not exercise your right to cancel the policy, it will continue in force and you will be required to make any premium payments that are due to us.

**9. CANCELLATION** - If you want to terminate this policy and end cover for all beneficiaries, you may do so at any time by giving us at least seven (7) days' notice in writing.

Please contact us at [Cignaglobal\\_customer.care@cigna.com](mailto:Cignaglobal_customer.care@cigna.com)

If this policy ends before the normal date, any premium which has been paid in relation to the period after cover has ended will be refunded on a pro rata basis, so long as no claims have been made and no guarantees of payment or prior approvals have been put in place during the period of cover. If the policy ends before the normal end date and you have made claims under it, you will be liable for the remainder of any premiums in respect of the policy which are unpaid.

For full details, please refer to the Policy Rules.

**10. CLAIMS** - Please contact our Customer Care Team for prior approval for all treatment using the following numbers:

Singapore Toll free 800 186 5047

International +44 1475 788182 (overseas)

We can help you arrange your treatment plan, and point you in the right direction, saving you the time and hassle of looking for a hospital, clinic or medical practitioner yourself. We can liaise directly with your treatment provider to ensure the treatment that you are about to undertake is covered under your policy and issue a prior authorisation. We can also liaise directly with your treatment provider to arrange direct billing by issuing a guarantee of payment.

We appreciate that there will be times when it will not be practical or possible to contact us prior to treatment in an emergency and the priority is to get treatment as soon as possible. In circumstances like these, we ask that you or the affected beneficiary get in touch with us within 48 hours of receiving the treatment. This will allow us to confirm whether your treatment is covered and arrange settlement with your treatment provider. We may ask for further information, such as a medical report in order for us to approve treatment. We will confirm approval, and where applicable, the number of treatments approved.

If a beneficiary has been taken to a hospital, medical practitioner or clinic which is not part of our network, then we may make arrangements (with the beneficiary's consent) to move the beneficiary to a Cigna network hospital, medical practitioner or clinic to continue treatment, once it is medically appropriate to do so.

For full details of our Claims process please refer to the Customer Guide.

**11. OTHER CIRCUMSTANCES THAT AFFECT PREMIUM RATES OR POLICY BENEFITS** - If any beneficiary changes their country of habitual residence, this may result in an increase to the premium or additional tax becoming payable. Please note that the insurance may be provided by another Cigna group company.

**12. DEFERMENT PERIOD** - Not applicable.

**13. SURVIVAL PERIOD** - Not applicable.

**14. DISTRIBUTION COSTS** - Cigna pays a remuneration to your sales representative and/or insurance brokers when we issue and renew your policy. The total distribution cost of this product may be up to 15% of the premium. Such costs may include cash payments in the form of commission, cost of benefits and services paid to the distribution channel. Please note that the

total distribution cost is not an additional cost to the customer and has already been allowed for in calculating the premium.

## **15. RISKS & LIMITATIONS INVOLVED IN SWITCHING YOUR POLICY -**

If you intend to switch from your other health insurance policy to this replacement policy, do take note that:

- (a) you may not be insurable at standard terms;
- (b) you may have to pay a different premium;
- (c) the terms and conditions may defer; or
- (d) there may be fee or charge you would have to bear.

You may wish to seek advice from a qualified adviser before making a commitment to purchase this product. In the event that you choose not to seek advice from a qualified adviser, you should consider whether the product in question is suitable for you. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. If you decide that the policy is not suitable after purchasing it, you may terminate the policy in accordance with the free-look provision, if any, and we may recover from you any expense incurred by us in underwriting the policy.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



**Together, all the way.<sup>SM</sup>**

Important note: This document serves only as a reference and does not form part of a legal contract. The information herein is believed accurate as of the date of publication and is subject to change. This material is intended for informational purposes only and contains a partial and general description of benefits. We recommend that you examine your (product) policy in detail to be certain of precise terms, conditions and coverage. Coverage and benefits are available except where prohibited by applicable law

Cigna Europe Insurance Company S.A.-N.V. Singapore Branch (Registration Number: T10FC0145E), is a foreign branch of Cigna Europe Insurance Company S.A.-N.V., registered in Belgium with limited liability, with its registered office at 152 Beach Road, #33-05/06 The Gateway East, Singapore 189721.  
Tel: +65 6549 3636. Fax: +65 6549 3600

"Cigna" and the "Tree of Life" logo are registered service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries, and not by Cigna Corporation. Such operating subsidiaries include Cigna Europe Insurance Company S.A.-N.V. Singapore Branch. © 2021 Cigna. All rights reserved.