

# 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.

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

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

- › 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*).

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

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*.

Pandemics, epidemics and outbreaks of infectious illnesses	Silver	Gold	Platinum
	Up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	Paid in full	Paid in full

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).

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.

**Important note:**

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.

Inpatient cash benefit	Silver	Gold	Platinum
	Per night up to 30 days per <i>beneficiary</i> per <i>period of cover</i> .	\$100 €75 £65	\$100 €75 £65

We will make a cash payment directly to a *beneficiary* when they:

- › receive *treatment* in *hospital* which is covered under this plan;
- › stay in a *hospital* overnight; and
- › 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.

Accident and Emergency Room treatment	Silver	Gold	Platinum
	Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$500 €370 £335	\$1,000 €740 £665

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.

**Important notes:**

- › 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.
- › The applicable International *Outpatient* deductible and cost share (if selected) will apply to this benefit.

Transplant services	Silver	Gold	Platinum
	Up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	Paid in full	Paid in full

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.

If a *beneficiary* requires an organ transplant (regardless of whether or not the donor is covered for this *policy*) we will pay for:

- › the harvesting of the organ or bone marrow;
- › any *medically necessary* tissue matching tests or procedures;
- › the donor's *hospital* costs; and
- › any costs which are incurred if the donor experiences complications, for a period of 30 days after their procedure.

<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 <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$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 <i>medical practitioner</i> as a part of a <i>beneficiary's</i> <i>inpatient, daypatient or outpatient treatment</i> .			

<b>Rehabilitation</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$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 <i>rehabilitation treatments</i> including physical physiotherapy, occupational, cardiac, pulmonary, cognitive and speech therapies.			
We will only pay for <i>rehabilitation treatment</i> immediately after <i>surgery</i> and/or a traumatic event. If the <i>rehabilitation treatment</i> is required in a residential <i>rehabilitation</i> 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 <i>beneficiary</i> receives <i>inpatient</i> and/or <i>daypatient treatment</i> as one day.			
Subject to prior approval being obtained, prior to the commencement of any <i>treatment</i> , we will pay for <i>rehabilitation treatment</i> for more than the number of days specified, if further <i>treatment</i> is <i>medically necessary</i> and is recommended by the treating specialist.			
<b>Important note:</b>			
We will only approve <i>rehabilitation treatment</i> if the treating specialist provides us with a report, explaining how long the <i>beneficiary</i> will need to stay in <i>hospital</i> , the diagnosis and the <i>treatment</i> which the <i>beneficiary</i> 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 <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$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 <i>beneficiary's</i> home by a <i>qualified nurse</i> and it comprises <i>medically necessary</i> care that would normally be provided in a <i>hospital</i> . We will not pay for home nursing which only provides non-medical care or personal assistance.			
We will pay for a <i>beneficiary</i> to have home nursing if:			
<ul style="list-style-type: none"> <li>› it is recommended by a specialist following <i>inpatient</i> or <i>daypatient treatment</i> which is covered by this <i>policy</i>;</li> <li>› it starts immediately after the <i>beneficiary</i> leaves <i>hospital</i>; and</li> <li>› it reduces the length of time for which the <i>beneficiary</i> needs to stay in <i>hospital</i>.</li> </ul>			

<b>Acupuncture and Chinese medicine</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$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 <i>treatment</i> which the <i>beneficiary</i> is in <i>hospital</i> 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 <i>treatment</i> is received.			

Palliative care	Silver	Gold	Platinum
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	<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 <i>beneficiary</i> is given a terminal diagnosis and their life expectancy is less than six months, and there is no available <i>treatment</i> 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>› <i>Inpatient</i> and <i>daypatient</i> hospital or hospice care and accommodation;</li> <li>› Prescribed medicines; and</li> <li>› Physical and psychological care.</li> </ul>			

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

Local ambulance & air ambulance services	Silver	Gold	Platinum
Up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>
<p>Where it is <i>medically necessary</i> and related to a covered condition, we will pay for a local or air ambulance to transport a <i>beneficiary</i>:</p> <ul style="list-style-type: none"> <li>› from the scene of an accident or <i>injury</i> to a <i>hospital</i>;</li> <li>› from one <i>hospital</i> to another; or</li> <li>› from their home to a <i>hospital</i>.</li> </ul> <p><b>Important notes:</b></p> <ul style="list-style-type: none"> <li>› We will only pay for a local air ambulance when appropriate, such as a helicopter, to transport a <i>beneficiary</i> for distances up to 100 miles (160 kilometres) when medically appropriate.</li> <li>› This <i>policy</i> does not provide cover for mountain rescue services.</li> <li>› 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 30 of this Customer Guide for details of that option.</li> </ul>			

	Silver	Gold	Platinum
<p><b>Mental and Behavioural Health Care</b></p> <p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p>	<p>\$5,000 €3,700 £3,325</p> <p>Up to 30 days* (Inpatient and Daypatient treatment)</p>	<p>\$10,000 €7,400 £6,650</p> <p>Up to 60 days* (Inpatient and Daypatient treatment)</p>	<p>Paid in full</p> <p>Up to 90 days* (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 <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p>Available after the <i>beneficiary</i> has been covered for 24 months or more.</p>	<p>No coverage</p>	<p>70% refund up to: \$20,000 €14,800 £13,300</p>	<p>80% refund up to: \$25,000 €18,500 £16,500</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 <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p>	<p>70% refund up to: \$10,000 €7,400 £6,650</p>	<p>80% refund up to: \$18,000 €13,300 £12,000</p>	<p>90% refund up to: \$18,000 €13,300 £12,000</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.

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

Cancer related appliances	Silver	Gold	Platinum
Up to the total limit shown per <i>beneficiary</i> per lifetime per cancer related appliance.	<b>\$125</b> <b>€100</b> <b>£85</b>	<b>\$125</b> <b>€100</b> <b>£85</b>	<b>\$125</b> <b>€100</b> <b>£85</b>
<p>If a <i>beneficiary</i> receives a <i>cancer</i> diagnosis, we will pay for the purchase of:</p> <ul style="list-style-type: none"> <li>› Wigs / headbands for <i>cancer</i> patients</li> <li>› Mastectomy bras for <i>cancer</i> patients</li> </ul>			

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

Out of Area Emergency Hospitalisation Cover	Silver	Gold	Platinum
For <i>beneficiaries</i> who do not have Worldwide including USA coverage.	<b>\$100,000</b> <b>€75,000</b> <b>£65,000</b>	<b>\$250,000</b> <b>€200,000</b> <b>£162,500</b>	<b>Paid in full</b>
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where "paid in full" is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	( <i>Inpatient</i> and <i>Daypatient</i> <i>treatment</i> )	( <i>Inpatient</i> and <i>Daypatient</i> <i>treatment</i> )	( <i>Inpatient</i> and <i>Daypatient</i> <i>treatment</i> )
<p><i>Emergency treatment</i> for <i>inpatient</i> and <i>daypatient treatment</i> during temporary short term business or leisure trips outside <i>your area of coverage</i>, under life threatening circumstances.</p> <p><b>Important notes:</b></p> <p>The <i>beneficiary</i> must have been <i>treatment</i> free, symptom and advice free of the medical condition requiring <i>emergency treatment</i>, 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> <li>› If the International <i>Outpatient</i> option has been purchased under <i>your policy</i>, <i>beneficiaries</i> will only be covered for <i>emergency outpatient treatment</i>. Cover will be subject to the overall annual benefit limit and the individual International <i>Outpatient</i> 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 <i>you</i> have selected the <i>Worldwide including USA</i> coverage option.</li> <li>› We will require evidence of <i>your</i> entry and exit to the <i>USA</i>.</li> <li>› This option is not available if <i>your country of habitual residence</i> is the <i>USA</i>.</li> <li>› Receiving medical <i>treatment</i> must not have been one of the objectives of the trip.</li> <li>› <i>Emergency treatment</i> is only applicable if <i>you</i> are not able to benefit from free state-provided healthcare in that country.</li> </ul>			

## GLOBAL TELEHEALTH

	Silver	Gold	Platinum
<b>Global Telehealth with Teladoc</b> Up to the total limit shown per <i>beneficiary</i> per <i>period of cover</i> .	Unlimited consultations	Unlimited consultations	Unlimited consultations

You have access to unlimited video and phone *doctor* consultations via the Cigna Wellbeing™ App, or via a referral from our Customer Care team for non-emergency health issues. This includes but is not limited to:

- › A diagnosis for non-emergency health issues ranging from acute conditions to complex chronic conditions
- › Treating medical conditions like fever, rash, and pain
- › Non-emergency paediatric care
- › Making preparations for an upcoming consultation
- › Discussing a medication plan and potential side effects
- › Prescriptions for common health concerns, when medically necessary and permitted

If required, in-app referrals can be made to available Teladoc Global Telehealth specialists. This includes but is not limited to:

- › Dermatology, Psychiatry, Internal Medicine, Gastroenterology, Gynaecology, Paediatrics, Orthopaedics

GPs can schedule these Global Telehealth Specialist appointments within five days of the initial consultation.

### Important notes

- › The initial *doctor* appointments can typically be scheduled for the same day, dependent on language availability.
- › Prescribing medication is permissible only when the *doctor* is licensed to prescribe medication in the state or country of where the policy is underwritten. You must have purchased the optional International Outpatient module to receive coverage under the outpatient prescribed drugs and dressing benefit.
- › If you have selected a deductible or cost share for outpatient *treatment*, you will be required to pay this if you are prescribed medication.

## PARENT AND BABY CARE

	Silver	Gold	Platinum
<b>Routine maternity care</b> <i>(Gold and Platinum plans only)</i> Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> . Available once the mother has been covered by the <i>policy</i> for 12 months or more.*	No coverage	\$7,000 €5,500 £4,500	\$14,000 €11,000 £9,000

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 12 months or more\*:

- › *hospital*, obstetricians' and midwives' fees for routine childbirth; and
- › any fees as a result of post-natal care required by the mother immediately following routine childbirth.

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*.

### Important note:

\* For *treatment* incurred in either Hong Kong or Singapore, this benefit is only available once the mother has been a *beneficiary* under this *policy* for a continuous period of at least 24 months or more.

	Silver	Gold	Platinum
<p><b>Complications from maternity</b> (Gold and Platinum plans only)</p> <p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p>Available once the mother has been covered by the <i>policy</i> for 12 months or more.*</p>	No coverage	<p><b>\$14,000</b> <b>€11,000</b> <b>£9,000</b></p>	<p><b>\$28,000</b> <b>€22,000</b> <b>£18,000</b></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 12 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.

- › This part of the *policy* does not provide cover for home births.
- › 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.

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*.

**Important note:**

\* For *treatment* incurred in either Hong Kong or Singapore, this benefit is only available once the mother has been a *beneficiary* under this *policy* for a continuous period of at least 24 months or more.

	Silver	Gold	Platinum
<p><b>Homebirths</b> (Gold and Platinum plans only)</p> <p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p>Available once the mother has been covered by the <i>policy</i> for 12 months or more.*</p>	No coverage	<p><b>\$500</b> <b>€370</b> <b>£335</b></p>	<p><b>\$1,100</b> <b>€850</b> <b>£700</b></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 12 months or more.\*

- › 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.

**Important note:**

\* For *treatment* incurred in either Hong Kong or Singapore, this benefit is only available once the mother has been a *beneficiary* under this *policy* for a continuous period of at least 24 months or more.



Newborn Care	Silver	Gold	Platinum
Up to the total limit shown for your selected plan per <i>period of cover</i> within the first 90 days following birth.	<b>\$25,000</b>	<b>\$75,000</b>	<b>\$156,000</b>
Available once either parent has been covered by the <i>policy</i> for 12 months or more.*	<b>€18,500</b>	<b>€55,500</b>	<b>€122,000</b>
	<b>£16,500</b>	<b>£48,000</b>	<b>£100,000</b>

Provided the newborn is added to the *policy*, we will pay for:

- › up to 10 days routine care for the baby following birth; and
- › all *treatment* required for the baby during the first 90 days after birth instead of any other benefit.

**Important notes:**

Adding the newborn to the *policy*:

- › If at least one (1) parent has been covered by the *policy* for a continuous period of twelve (12) months or more\* prior to the newborn's birth, we will not require information about the newborn's health or a medical examination if an *application* is received by us to add the newborn to the *policy* within thirty (30) days of the newborn's date of birth. However, if an *application* is received by us more than thirty (30) days after the newborn's date of birth, the newborn will be subject to medical underwriting.
- › If neither parent has been covered by the *policy* for a period of twelve (12) consecutive months or more\* prior to the newborn's birth, the newborn will be subject to medical underwriting, and you can submit an *application* to add the newborn. If medical underwriting is required for the newborn, we will then tell you whether we will offer cover to the newborn and, if so, any special conditions and exclusions which would apply. Cover will begin no sooner than the date you accept our offered terms.
- › Children who are born to a surrogate or have been adopted can be covered under this benefit but will be subject to medical underwriting, regardless of the length of cover under this policy by either of the parents. On completion of a medical health questionnaire, we will tell you whether we will offer cover to the newborn and, if so, any special conditions and exclusions which would apply. Cover will begin no sooner than the date you accept our offered terms.
- › \*For *treatment* incurred in either Hong Kong or Singapore, this benefit is only available once either parent has been a *beneficiary* under this *policy* for a continuous period of at least 24 months or more.

Any treatment required for *congenital conditions* for a newborn is covered under the 'Congenital conditions' benefit, on page 21, and is subject to the terms of adding the newborn to the *policy* as detailed above.

## YOUR DEDUCTIBLE AND COST SHARE OPTIONS

Deductible	\$0 \$375 \$750 \$1,500 \$3,000 \$7,500 \$10,000	€0 €275 €550 €1,100 €2,200 €5,500 €7,400	£0 £250 £500 £1,000 £2,000 £5,000 £6,650
A <i>deductible</i> is the amount which you must pay before any claims are covered by your plan.			

Cost share after deductible	First choose your cost share percentage: 0% / 10% / 20% / 30%
Cost share is the percentage of each claim not covered by your plan.	

Out of Pocket Maximum	Next, choose your out of pocket maximum:
The <i>out of pocket maximum</i> is the maximum amount of <i>cost share</i> you would have to pay in a <i>period of cover</i> .	\$2,000                      \$5,000
The <i>cost share</i> amount is calculated after the <i>deductible</i> is taken into account. Only amounts you pay related to <i>cost share</i> contribute to the <i>out of pocket maximum</i> .	€1,480                      or                      €3,700
	£1,330                      £3,325

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 <i>Outpatient</i> .	\$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 <i>beneficiary</i> per <i>period of cover</i> or, where "paid in full" is shown, this is up to the annual overall benefit maximum for your selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$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
<b>Telehealth consultations</b> Up to the total limit shown per <i>beneficiary per period of cover</i> . This is a combined benefit limit with the consultations with <i>medical practitioners</i> and specialists benefit.	<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>

Where possible, telehealth consultations should be accessed through the Cigna Wellbeing™ app or via Customer Care with Teladoc. Where virtual consultations are not available through Teladoc, we will pay for video and phone consultations with a *medical practitioner* or specialist intended to facilitate the assessment, diagnosis, treatment, education and care management of a *beneficiary* by a healthcare provider.

Telehealth consultations with a healthcare provider are limited to:

- › 1 initial session; and
- › 2 follow-up sessions

Any further sessions are subject to prior-approval and require a medical report to be provided by the treating *medical practitioner*. The medical report should include:

- › evolution of medical condition
- › treatment goal
- › treatment plan and estimated number of sessions still required.

**Important notes**

- › Telehealth expenses should not exceed the cost of an equivalent face-to-face consultation. Expenses deemed to be excessive, unreasonable or unusual will not be covered or the amount of the benefit paid will be reduced.
- › This benefit is payable up to the combined benefit maximum of the consultations with *medical practitioners* and specialists benefit.

	Silver	Gold	Platinum
<b>Prescribed drugs and dressings</b> Up to the total limit shown for <i>your selected plan per beneficiary per period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your selected plan per beneficiary per period of cover</i> .	<b>\$1,500</b> <b>€1,100</b> <b>£1,000</b>	<b>\$3,000</b> <b>€2,200</b> <b>£2,000</b>	<b>Paid in full</b>

We will pay for prescribed drugs and dressings which are prescribed by a *medical practitioner* on an *outpatient* basis.

**Important note:**

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*.

<b>Pathology, Radiology and diagnostic tests (excluding Advanced Medical Imaging)</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	<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>
<p>We will pay for the following tests where they are <i>medically necessary</i> and are recommended by a specialist as part of a <i>beneficiary’s outpatient treatment</i>:</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 <i>medically necessary</i> testing for pandemic, epidemic or outbreak of infectious illnesses in line with the World Health Organisation (WHO) guidelines.</li> </ul>			

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

	Silver	Gold	Platinum
<p><b>Pre-natal and post-natal care</b> (Gold and Platinum plans only)</p> <p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p>Available once the mother has been covered by the <i>policy</i> for 12 months or more.*</p>	No coverage	<p>\$3,500</p> <p>€2,750</p> <p>£2,250</p>	<p>\$7,000</p> <p>€5,500</p> <p>£4,500</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 12 months or more.\*
- Examples of pre-natal *treatment* and tests include:
  - Routine obstetricians' and midwives' fees;
  - All scheduled ultrasounds and examinations;
  - Prescribed medicines, drugs and dressings;
  - Routine pre-natal blood tests, if required;
  - Amniocentesis procedure (also referred to as amniotic fluid test or AFT) or chorionic villous sampling (also referred to as CVS); and
  - Non-invasive pre-natal testing (NIPT) for high risk individuals.

Post-natal care:

- Any fees, including prescribed drugs and dressings, as a result of post-natal care required by the mother immediately following routine childbirth.

**Important note:**

\* For *beneficiaries* whose country of habitual residence is either Hong Kong or Singapore, this benefit is only available once the mother has been a beneficiary under this *policy* for a continuous period of at least 24 months or more.

	Silver	Gold	Platinum
<p><b>Infertility Investigations and treatment</b></p> <p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per lifetime.</p> <p>Available once the <i>beneficiary</i> has been covered by this option for 24 months or more.</p>	No coverage	No coverage	<p>\$10,000</p> <p>€7,400</p> <p>£6,650</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.

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.

Prior authorisation is required for all infertility investigations and *treatment*.

We will not pay for infertility investigations or *treatment* for anyone acting as a surrogate for a *beneficiary*.

	Silver	Gold	Platinum
<p><b>Sleep Apnoea</b></p> <p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p>	No coverage	<p>\$1,500</p> <p>€1,100</p> <p>£1,000</p>	<p>\$2,000</p> <p>€1,480</p> <p>£1,330</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.

If it has been determined a *beneficiary* has sleep apnoea we will pay for the hire of a Continuous Positive Airway Pressure (CPAP) machine, or other appropriate oral appliances.

Once the beneficiary has been covered by this option for a continuous period of 12 months or more and if the hire of a CPAP machine is not available to the *beneficiary*, we will pay, when medically necessary, for the purchase of a CPAP machine up to the total limit of this benefit for your selected plan.

If it is medically appropriate, we will pay for *surgery*.

	Silver	Gold	Platinum
<p><b>Genetic Cancer test</b></p> <p>Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per lifetime.</p> <p>Available once the <i>beneficiary</i> has been covered by this option for 12 months or more.</p>	No coverage	<p>\$2,000</p> <p>€1,480</p> <p>£1,330</p>	<p>\$4,000</p> <p>€2,950</p> <p>£2,650</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.

	Silver	Gold	Platinum
<b>Acupuncture and Chinese medicine</b> Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	<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 <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	<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 <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	<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 <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	<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 <i>your</i> selected plan <i>beneficiary</i> per <i>period of cover</i> .	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, vaccinations 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 <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	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 <i>deductible</i> is the amount which <i>you</i> must pay before any claims are covered by <i>your</i> 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> <i>Cost share</i> is the percentage of each claim not covered by <i>your</i> plan.	<b>First choose <i>your cost share</i> percentage:</b> <b>0% / 10% / 20% / 30%</b>
<b>Out of Pocket Maximum</b> The <i>out of pocket maximum</i> is the maximum amount of <i>cost share</i> you would have to pay in a <i>period of cover</i> .  The <i>cost share</i> amount is calculated after the <i>deductible</i> is taken into account. Only amounts <i>you</i> pay related to <i>cost share</i> contribute to the <i>out of pocket maximum</i> .	<b>Next, choose <i>your out of pocket maximum</i>:</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> Annual overall benefit maximum - per beneficiary per period of cover	Paid in full	Paid in full	Paid in full

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

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 notes:

- › 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.
- › In the event that evacuation services are not organised by *us*, we reserve the right to decline the 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.
- › In the event that repatriation services are not organised by *us*, we reserve the right to decline the costs.

	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.

**Important note:**

- › In the event that repatriation services are not organised by *us*, we reserve the right to decline the costs.

	Silver	Gold	Platinum
<b>Travel cost for an accompanying person</b>	<b>Paid in full</b>	<b>Paid in full</b>	<b>Paid in full</b>
<p>If a <i>beneficiary</i> needs a parent, sibling, child, <i>spouse</i> 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 <i>medical assistance service</i> and the return journey must take place not more than 14 days after the <i>treatment</i> 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 <i>beneficiary's</i> medical requirements, the family member or partner who is accompanying them may travel in a different class.</p> <p>If it is <i>medically necessary</i> for a <i>beneficiary</i> to be evacuated or repatriated, and they are going to be accompanied by their <i>spouse</i> 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 <i>beneficiary</i> if the original purpose of the evacuation was to enable the <i>beneficiary</i> to receive <i>outpatient treatment</i>.</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
<p><b>Compassionate visit - travel costs</b></p> <p>Up to a maximum of 5 trips per lifetime up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i>.</p>	<p><b>\$1,200</b> <b>€1,000</b> <b>£800</b></p>	<p><b>\$1,200</b> <b>€1,000</b> <b>£800</b></p>	<p><b>\$1,200</b> <b>€1,000</b> <b>£800</b></p>
<p><b>Compassionate visit - living allowance costs</b></p> <p>Up to the total limit shown per day for each visit with a maximum of 10 days per visit.</p>	<p><b>\$155</b> <b>€125</b> <b>£100</b></p>	<p><b>\$155</b> <b>€125</b> <b>£100</b></p>	<p><b>\$155</b> <b>€125</b> <b>£100</b></p>

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

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

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 <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$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.

Cervical cancer screening	Silver	Gold	Platinum
	Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$225 €165 £150	\$450 €330 £300
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 <i>beneficiaries</i> aged 30-65 years old.</li> </ul>			

Prostate cancer screening	Silver	Gold	Platinum
	Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$225 €165 £150	\$450 €330 £300
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 <i>medically necessary</i>.</li> </ul>			

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

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

Skin cancer screening	Silver	Gold	Platinum
	Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$225 €165 £150	\$450 €330 £300
We will pay for: <ul style="list-style-type: none"> <li>1 skin cancer examination for men and women aged 18 or older.</li> </ul>			

Lung cancer screening	Silver	Gold	Platinum
	Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$225 €165 £150	\$450 €330 £300
We will pay for: <ul style="list-style-type: none"> <li>1 lung cancer examination for men and women aged 45 or older who are current or past smokers.</li> </ul>			

<b>Bone densitometry</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Up to the total limit shown for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .	\$225 €165 £150	\$450 €330 £300	Paid in full
<p>We will pay for:</p> <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 <i>medically necessary</i>; and</li> <li>› 1 scan for men aged 50 years or older when <i>medically necessary</i>.</li> </ul>			

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

## 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

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

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

## 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 <i>your</i> selected plan <i>beneficiary</i> per <i>period of cover</i> .  Available once the <i>beneficiary</i> 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 <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .  Available once the <i>beneficiary</i> 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 <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> .  Available once the <i>beneficiary</i> 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 <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i> or, where “paid in full” is shown, this is up to the annual overall benefit maximum for <i>your</i> selected plan per <i>beneficiary</i> per <i>period of cover</i>.</p> <p>Available for <i>beneficiaries</i> 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 <i>treatment</i> if:</p> <ul style="list-style-type: none"> <li>› the <i>dentist</i> or orthodontist who is going to provide the <i>treatment</i> provides <i>us</i>, in advance, with a detailed description of the proposed <i>treatment</i> (including X-rays and models), and an estimate of the cost of <i>treatment</i>; and</li> <li>› we have approved the <i>treatment</i> 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 fourteen (14) days' notice in writing. Termination of your policy will take effect fourteen (14) days after you, the policyholder, notifies us of the request by using one of the options in the 'How to contact us' section on page 3 of these 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 fourteen (14) 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.

\* For treatment incurred outside of either Hong Kong or Singapore, this benefit is available once the mother has been a beneficiary under this policy for a continuous period of at least 12 months or more.

#### **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.

\* For treatment incurred outside of either Hong Kong or Singapore, this benefit is available once the mother has been a beneficiary under this policy for a continuous period of at least 12 months or more.

## **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 fourteen (14) 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 or yet to be submitted and no guarantees of payment 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 or you have received treatment not reimbursed yet, 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.  
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