

GLOBALHEALTH PLANS – BENEFITS

	Level 1	Level 2	Level 3
Overall annual limit	£500,000/€750,000/US\$1,000,000	£750,000/€1,125,000/US\$1,406,250	£1,000,000/€1,500,000/US\$1,875,000
In-patient and day-patient treatment			
Accommodation	Full refund	Full refund	Full refund
Specialists (incl. Physicians, Surgeons and Anaesthetists)	Full refund	Full refund	Full refund
Diagnostics and Physiotherapy	Full refund	Full refund	Full refund
Cash Benefit	£75/€125/US\$160 per night as an in-patient	£75/€125/US\$160 per night as an in-patient	£100/€150/US\$190 per night as an in-patient
Road Ambulance	£150/€225/US\$285 per year	£200/€300/US\$375 per year	£250/€375/US\$470 per year
Parent Accommodation for child under 18	Full refund	Full refund	Full refund
Home Nursing	Not covered	14 days per annum	30 days per annum
Psychiatric	Not covered	14 days per annum	30 days per annum
Organ Transplants	Not covered	£100,000/€150,000/US\$187,500	£100,000/€150,000/US\$187,500
Oncology			
Radio and Chemotherapy	Full refund	Full refund	Full refund
Physicians and Specialists	Full refund	Full refund	Full refund
Out-patient treatment			
Annual limit per person	Not covered (except Surgical Intervention)	£5000/€7500/US\$9375 with £35/€55/US\$70 excess per claim	Full refund with £35/€55/US\$70 excess per claim
GP and Specialists fees	Not covered	Full refund	Full refund
Routine Health Check (after 2 years continuous membership)	Not covered	£250/€375/US\$470	£250/€375/US\$470
Prescription Drugs and Dressings	Not covered	Up to maximum of £100/€150/US\$190 per annum	Up to maximum £500/€750/US\$940 per annum
Diagnostics and Prescribed Physiotherapy	Not covered	Full refund	Full refund
Surgical Intervention	Full refund	Full refund	Full refund
Complementary Medicine	Not covered	Not covered	Up to maximum of £500/€750/US\$940 per annum
Out-patient Psychiatric	Not covered	Not covered	Full refund
Treatment outside AREA of cover			
Maximum Medical Limit	Up to maximum of £10,000/€15,000/US\$18,750	Up to maximum of £20,000/€30,000/US\$37,500	Up to maximum of £50,000/€75,000/US\$93,750

Routine Maternity	Level 1	Level 2	Level 3
After 12 months membership	Not covered	Not covered	Up to maximum of £5000/€7,500/US\$9,375
Complicated Maternity			
After 12 months membership	£10,000/€15,000/US\$18,750	£10,000/€15,000/US\$18,750	£10,000/€15,000/US\$18,750
Emergency Dental Treatment			
	Not covered	Not covered	Up to maximum £1000/€1,500/US\$1,875
Routine Dental Treatment			
	Not covered	Not covered	£500/€750/US\$940 with £50/€75/US\$95 excess per claim
Optical Treatment			
	Not covered	Not covered	Up to maximum £500/€750/US\$940
Home Country Cover			
	Level 1	Level 2	Level 3
Where home country falls within area of cover selected (except US and Canadian Nationals)	No restriction	No restriction	No restriction
Where home country falls outside area of cover (except US and Canadian Nationals)	90 days	90 days	90 days
US and Canadian Nationals (must select AREA 3 worldwide)	90 days	90 days	90 days
Evacuation and Repatriation			
Repatriation, Evacuation, Transport of mortal remains	Up to a maximum of £30,000/€45,000/US\$56,250	Up to maximum of £50,000/€75,000/US\$93,750	Full refund
Optional Section (+40% Premium)			
Chronic conditions (Diagnosed after the inception date – In-patient and out-patient treatment).	Not covered	Not covered	£15,000/€22,500/US\$28,125 for the lifetime of the policy
HIV/AIDS (Diagnosed after the inception date – In-patient and out-patient treatment).	Not covered	Not covered	£15,000/€22,500/US\$28,125 for the lifetime of the policy
Per Out-patient Claim Excess Alternatives			
NOTE: The excess applies to all out-patient treatment except Routine Health checks The excess options are not available on Level 1 cover			
Nil Excess +20%	£35/€55/\$70 Excess Standard	£50/€75/\$95 Excess -10%	£100/€150/\$190 Excess -15%
£250/€375/\$470 Excess -20%	£500/€750/\$950 Excess -25%	£1000/€1500/\$1875 Excess -30%	£2500/€3750/\$4600 Excess -45%