

## EXPATHEALTH PLANS - BENEFITS

	Bronze	Silver	Gold
Overall Annual Limit	\$1,500,000 / £800,000 / €1,200,000	\$1,500,000 / £800,000 / €1,200,000	\$1,500,000 / £800,000 / €1,200,000
<b>In-Patient Benefits (All in-patient treatment must be pre-approved by calling our helpline, otherwise co-payments will apply)</b>			
Hospital Services	Full refund	Full refund	Full refund
Intensive Care	Full refund	Full refund	Full refund
Hospital Accommodation	Full refund	Full refund	Full refund
Cash Benefit (where treatment is obtained free of charge in a government or charitable hospital)	\$100 / £55 / €80 per day for up to 30 days	\$100 / £55 / €80 per day for up to 30 days	\$100 / £55 / €80 per day for up to 30 days
Organ Transplants (Heart, Lung and Kidney Only)	Not covered	Not covered	\$100,000 / £53,335 / €80,000
<b>Day-Patient Benefits</b>			
Hospital Services	Full refund	Full refund	Full refund
<b>Oncology</b>			
Radio and Chemotherapy	Full refund	Full refund	Full refund
Radiology	Full refund	Full refund	Full refund
<b>Out-Patient Benefits</b>			
Specialist Care GP Consultations Prescription Drugs MRI & CT Scanning	Not covered	\$10,000 / £5335 / €8,000	\$10,000 / £5335 / €8,000
Routine Health Checks after 24 months continuous membership	Not covered	\$250 / £130 / €200	\$250 / £130 / €200
<b>Dental Benefits</b>			
Emergency Dental Treatment (limited to treatment received within 48 hours of damage to sound natural teeth or permanently attached artificial teeth)	\$1,000 / £535 / €800	\$1,000 / £535 / €800	\$1,000 / £535 / €800
Routine Dental Treatment subject to 25% coinsurance per claim	Not covered	\$1,000 / £535 / €800	\$1,000 / £535 / €800
<b>Maternity Benefits (After 12 months membership)</b>			
Complicated Maternity	\$6,000 / £3,200 / €4,800	\$6,000 / £3,200 / €4,800	\$6,000 / £3,200 / €4,800
Routine Maternity	Not covered	Not covered	\$3,500 / £1,870 / €2,800

Evacuation and Transport Benefits	Bronze	Silver	Gold
Emergency Medical Transportation	Full refund	Full refund	Full refund
Compassionate Emergency Travel	\$3,000/£1,600/€2,400	\$3,000/£1,600/€2,400	\$3,000/£1,600/€2,400
Repatriation and Local Burial	\$5,000/£2,670/€4,000	\$5,000/£2,670/€4,000	\$5,000/£2,670/€4,000
Medical Travel	\$1,000/£535/€800	\$1,000/£535/€800	\$1,000/£535/€800
Home Country Cover	Bronze	Silver	Gold
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 (accident and emergency only)	90 days (accident and emergency only)	90 days (accident and emergency only)
Other Benefits			
Complementary/Alternative Medicine (Must be referred by a physician and is limited to specialist treatment by a registered practitioner)	\$2,500/£1,300/€2,000	\$2,500/£1,300/€2,000	\$2,500/£1,300/€2,000
Nursing at Home	12 weeks	26 weeks	26 weeks
Parent accompanying a child up to 14 yrs, and a child up to 14 yrs accompanying an adult	Full refund	Full refund	Full refund
Local Road Ambulance Charges	Full refund	Full refund	Full refund
Psychiatric Care (Subject to 50% coinsurance and limited to 30 consultations per year)	Not covered	Not covered	\$1,000/£535/€800
Chronic Conditions Cash Benefit	Not covered	Not covered	\$500/£270/€400
Chronic Conditions Acute phases of a chronic condition diagnosed after the inception date of the policy	Full refund	Full refund	Full refund
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 the Bronze level cover			
Nil Excess +25%	\$50/£30/€40 Excess Standard	\$70/£40/€60 Excess -10%	\$100/£55/€80 Excess -15%
	\$250/£130/€200 Excess -25%	\$500/£270/€400 excess -30%	\$1,000/£535/€800 excess -45%