

international

international plus

international elite

In-Patient Benefits

Accommodation and Nursing Care	✓	✓	✓
Surgeon and Anaesthetist Fees	✓	✓	✓
Operating Theatre and Intensive Care Costs	✓	✓	✓
Drugs, Dressings and Consumables	✓	✓	✓
Radiotherapy and Chemotherapy	x	✓	✓
Diagnostics including MRI and CT	✓	✓	✓
Physiotherapy	✓	✓	✓
In-Patient Psychiatry (24 months waiting period applies)***	x	x	12
Parent accompanying child	4	4	4
Treatment for Cancer	x	✓	✓
Treatment for Cardio-vascular conditions	x	✓	✓
Reconstructive Surgery (for medical conditions not including Cosmetic Surgery)	x	✓	✓

Out-Patient Benefits

Out-patient Initial consultation and specialist fees including diagnostics relating to an in-patient admission (A)	⊙	●	✓
Out-patient Initial consultation and specialist fees including diagnostics not relating to an in-patient admission (B)	⊙	●	✓
Subsequent consultation and specialist fees relating to an in-patient admission(C)	⊙	●	✓
Subsequent consultation and specialist fees not relating to an in-patient admission	x	x	✓
Subsequent diagnostics inc MRI & CT Scans relating to an in-patient admission(D)	⊙	●	✓
Subsequent diagnostics inc MRI & CT Scans not relating to an in-patient admission	x	●	✓
Physiotherapy relating to an in-patient admission	3	✧	✧
Physiotherapy not relating to an in-patient admission	x	✧	✧
Complementary Medicine relating to an in-patient admission	x	✧	✧
Complementary Medicine not relating to an in-patient admission	x	✧	✧
Radiotherapy and Chemotherapy	x	✓	✓
Out-patient Psychiatry (12 months waiting period applies) ***	x	5	5
Treatment for Cancer	x	✓	✓
Treatment for Cardio-vascular conditions	x	✓	✓

Assistance and Transportation Benefits

Emergency Medical Evacuation (including medical escort)	x	☐	☐
Return Airfare	x	◆	◆
Companion Travel	x	◆	◆
Companion Accommodation (up to 10 nights)	x	1	1
Ambulance transport to nearest hospital	4	4	4
Repatriation of Mortal Remains	x	x	10
Cremation/ Local burial costs in country where death occurred	x	x	8

Pre-Existing Conditions and Chronic Conditions

Pre-defined Pre-Existing Conditions (24 months waiting period applies where chosen)	x	6	7
Palliative care (24 month waiting period applies)	x	x	7
Chronic conditions (24 month waiting period applies)	x	9	9
Organ Transplants	x	7	11

Maternity

Routine Maternity (including normal childbirth, elective caesarean section and pre-natal and postnatal follow up) (12 month waiting period applies)	x	x	◇
Pre-defined Complications of Pregnancy (including emergency caesarean section and postnatal follow up) (12 month waiting period applies)	x	x	◇
Cover for Newborn (Mother must have been on cover for 12 months)	x	x	*

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Dental

In-patient oro-surgical operations/procedures	✓	✓	✓
Routine Consultations and Treatment (12 month waiting period applies)	x	x	3
Accidental damage cover	x	x	4

Optical

Consultations and Eye Tests (12 month waiting period applies)	x	x	2
Prescribed Glasses or Contact Lenses	x	x	3

GP Services

Medical Practitioner	4	4	4
One Annual Hearing Test (12 month waiting period applies)	x	x	2
A Hearing aid prescribed by a physician (12 month waiting period applies)	x	x	3

Cash Benefits

Hospital Cash Benefit (where treatment is received without charge to the insurer)	▲	▲	▲
AIDS / HIV Compassionate lump sum benefit	x	x	13
Maternity Cash Benefit - on birth of each child (12 month waiting period applies)	x	x	2
Personal Accident Cash Benefit	5	14	14

Other Benefits

Home Nursing (Up to 30 days)	5	5	5
Hire of Mobility Aids (e.g. Crutches / Wheelchairs)	x	x	4
Excess Options Available	✓	✓	✓
24 hour GP advice line	x	✓	✓
Annual Overall Maximum Benefit	500,000	1,000,000	1,000,000

KEY TO TABLE

		Per membership year where applicable in: STERLING	Membership lifetime limit where applicable in: STERLING
✓	Full Refund (In accordance with any limits detailed within 'The Guide to Your Health Scheme')		
x	Not covered		
***	Psychiatry is subject to a 'waiting period'. Full details are available in the Guide to your Health Scheme		
⊙	(A)(B)(C)(D) subject to an overall limit of per membership year of:	500	
●	Total Combined amount payable (including Therapies Benefit) per membership year of:	1,500	
✦	Therapies Benefit, part of overall out-patient benefit. Total payable per membership year of:	500	
▣	Full cover to nearest medical facility within country of residence or country within you area of cover		
◊	Maternity (subject to 25% Co-insurance nil excess) Combined overall limit of:	10,000	
✳	Newborn (subject to 50% Co-insurance nil excess) Total amount payable of:	10,000	
🏠	Low cost Economy Airfare		
▲	Hospital cash benefit 250 per night up to a maximum per membership year of:	7,500	

		Per membership year where applicable in: STERLING	Membership lifetime limit where applicable in: STERLING
1	Maximum 10 nights at 75 per night monetary limit per membership year of:	750	
2	Monetary limit per membership year of:	100	
3	Monetary limit per membership year of:	250	
4	Monetary limit per membership year of:	500	
5	Monetary limit per membership year of:	1,000	
6	Monetary limit per membership year / Lifetime limit of:	1,500	15,000
7	Monetary limit per membership year / Lifetime limit of:	2,000	20,000
8	One off payment	5,000	
9	Monetary limit per membership year of: (subject to 50% Co-insurance nil excess)	5,500	
10	Monetary limit per membership year of:	7,500	
11	Monetary limit per membership year / Lifetime limit of:	7,500	75,000
12	Maximum of 28 days or stated monetary limit per membership year (whichever limit is reached first)	20,000	
13	Compassionate one off payment / Lifetime limit		5,000
14	Monetary limit per membership year of:	10,000	