

Table of Benefits

Effective from 1st July 2023

Maximum plan benefit per person, per Membership Year	US\$1,600,000
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Out-patient treatment - see Note 1

Consultants' fees for consultations, pathology, X-rays, diagnostic tests	Note 1a	90% refund Max. US\$10,000 per year
Costs for treatment by therapists and complementary medicine practitioners		
Cost of vaccination		
Medical practitioners' fees for psychiatric treatment		
Out-patient surgical operations	Note 1b	Full refund
MRI, PET and CT scans	Note 1c	Full refund
Cancer treatment	Note 1d	Full refund
Out-patient emergency dental treatment	Note 1e	Limited to 1 visit per Membership Year

Day-case and in-patient treatment - see Note 2

Hospital accommodation	Note 2a	Full refund
Nursing care, drugs and surgical dressings	Note 2d	Full refund
Surgeons', anesthetists' and physicians' fees	Note 2c	Full refund
Theatre charges and intensive care	Note 2e	Full refund
Pathology, X-rays, MRI, PET and CT scans, diagnostic tests and physiotherapy	Note 2f	Full refund
Prostheses (artificial body parts) and appliances	Note 2g	Full refund

Cancer treatment	Note 2h	Full refund
Parent accommodation (staying with a child under 18)	Note 2b	Full refund
Psychiatric treatment	Note 2i	Full refund
Palliative treatment	Note 2j	Max. US\$49,200 per lifetime
Rehabilitation	Note 2k	Full refund Max. 60 days in-patient treatment per year
Transplant Services <i>We do not pay for the costs related to acquiring an organ</i>	Note 2l	Full refund
In patient emergency dental treatment	Note 2m	Full refund

Other benefits - see Note 3

Emergency local road ambulance	Note 3a	Full refund
Prescribed drugs and dressings	Note 3b	90% refund Max. US\$8,000 per year
Home nursing after in-patient treatment	Note 3c	Max. US\$160 per day Max. 30 days per year
Routine maternity cover including newborn care	Note 3d	Max. US\$9,600 per year
Complications of pregnancy and childbirth <i>Including medically necessary caesarean</i>	Note 3d	Full refund
Dental Cover <ul style="list-style-type: none"> • Treatment and examinations • Six-monthly check-ups • Fillings • Extractions • Scaling and polishing • Orthodontic and restorative treatment • Radiography or prescribed antibiotics 	Note 3e	60% refund Max. US\$2,000 per year
Routine Optical	Note 3f	Max. US\$400 per year, for insured age 50 and 50+.
Reimbursement for eye tests carried out by a legally qualified optician and for prescribed spectacles, including frames, lenses and contact lenses		Max. US\$400 every two years, for insured less than 50 years old
Hormone replacement therapy		Full refund

Assistance Cover including medical repatriation/evacuation - see Note 4

Annual health and wellbeing checks are limited to the following services: <ul style="list-style-type: none"> • Mammography • Pap smear • Colonoscopy • PSA 		60% refund
Sleep apnoea investigations and treatments		Full refund