

Plan Overview – Elite Plans Health Insurance

This overview provides key information you should read. It does not contain the full terms and conditions of your plan, which can be found in your Certificate of Insurance and Plan Rules.

The cover is provided by certain underwriters at Lloyd's of London. This policy is valid for 12 months and is renewable annually. You may need to review and update the cover periodically to ensure it remains adequate.

SIGNIFICANT FEATURES AND BENEFITS	PEARL	SAPPHIRE	RUBY
Total Policy Limit per person per policy year	US\$1,000,000	US\$1,500,000	US\$2,000,000
Core Cover			
Hospital Services	+ Full Refund	+ Full Refund	+ Full Refund
– Hospital room and board outside USA & Canada	** Full Refund	** Full Refund	** Full Refund
– Intensive care unit outside USA & Canada	+ Full Refund	+ Full Refund	+ Full Refund
– Hospital room and board within USA & Canada (whilst travelling)	# US\$100	# US\$125	** Full Refund
– Intensive care unit within USA & Canada (whilst travelling)	US\$180	US\$250	+ Full Refund
– Parent accommodation	+ Full Refund	+ Full Refund	+ Full Refund
– Day-care treatment	+ Full Refund	+ Full Refund	+ Full Refund
In-patient epidemic & pandemic cover	US\$50,000 per policy year	US\$50,000 per policy year	US\$50,000 per policy year
In-patient psychiatric treatment (maximum 30 days)	+ Full Refund	+ Full Refund	+ Full Refund
External prosthetic devices	US\$2,000	US\$3,000	US\$4,000
Daily cash benefit for use of public hospital	US\$250	US\$250	US\$250
In-patient rehabilitation treatment	US\$3,000	US\$6,000	US\$10,000
Out-Patient Cover*			
General out-patient services	-	+* Full Refund	+* Full Refund
Specialist out-patient services	-	+* Full Refund	+* Full Refund
Pathology, radiology and diagnostic tests	-	+* Full Refund	+* Full Refund
MRI/ CT/ PET Scans	** Full Refund within 60 days, pre & post covered in-patient & day-care treatment	+* Full Refund	+* Full Refund
Prescribed drugs and dressings	-	+* Full Refund	+* Full Refund

SIGNIFICANT FEATURES AND BENEFITS	PEARL	SAPPHIRE	RUBY
Pre hospitalisation treatment	US\$2,000	+* Full Refund	+* Full Refund
Post hospitalisation treatment	US\$2,000	+* Full Refund	+* Full Refund
Acupuncture	-	-	+* Full Refund
Specialist herbal treatment	-	-	+* Full Refund
Wellness / medical check-up	-	~ US\$400	~ US\$600
Travel Vaccinations	-	US\$150	US\$250
Child Vaccinations	-	US\$150	US\$250
Other Benefits			
Cancer treatment	+ Full Refund	+ Full Refund	+ Full Refund
Organ transplant (heart, lung, kidney, liver or bone marrow)	US\$150,000	US\$200,000	US\$250,000
Kidney Dialysis	+ Full Refund	+ Full Refund	+ Full Refund
Emergency Medical Evacuation	+ Full Refund	+ Full Refund	+ Full Refund
<ul style="list-style-type: none"> ▪ Accommodation expenses for a companion (maximum 15 days) 	US\$50 per day	US\$75 per day	US\$100 per day
Medical Repatriation to Country of Origin	+ Full Refund	+ Full Refund	+ Full Refund
Nursing at home - full refund up to	+ Up to 4 Weeks	+ Up to 8 Weeks	+ Up to 26 Weeks
Hospice & palliative care (lifetime limit)	US\$25,000	US\$30,000	US\$50,000
HIV & AIDS Treatment (max 6 years)	US\$6,000	US\$6,000	US\$6,000
Local Ambulance Services	+ Full Refund	+ Full Refund	+ Full Refund
Treatment of Congenital Conditions	-	-	US\$20,000
Investigations into Infertility	-	US\$2,500	US\$3,500
Complications of Childbirth	-	‡ US\$650	‡ US\$2,000
Routine Maternity Care and Childbirth	-	-	
Newborn Care (first 14 days)	-	‡ US\$500	‡ US\$2,000
Medical aids such as wheelchairs, knee braces or crutches	US\$500	US\$750	US\$1,000
Emergency dental treatment following accident	US\$1,000	US\$1,500	+ Full Refund

SIGNIFICANT FEATURES AND BENEFITS	PEARL	SAPPHIRE	RUBY
Non-emergency Dental Treatment	Optional	Optional	US\$500 Further Optional Add-on available
Optical Care	Optional	Optional	US\$150 Further Optional Add-on available
Accident & Emergency department	+ Full Refund	+ Full Refund	+ Full Refund
Innocent bystander in terrorist incident	US\$30,000	US\$30,000	US\$30,000
Compassionate home visit	+ Full Refund	+ Full Refund	+ Full Refund
Local burial or cremation	US\$5,000	US\$7,500	US\$10,000
Repatriation of mortal remains			

- Key:**
- + up to policy limit
 - # Single bedded room only
 - * US\$100 deductible per policy year applies
 - J 12 month waiting period & 25% co-insurance apply
 - ~ For members 50 years old and older only, one check-up every 3 years, 12 month waiting period applies

Optional Add-Ons (The below applies only if you have paid the applicable premium to add on to your plan)			
A) Personal Accident	PEARL	SAPPHIRE	RUBY
- Your death or your disappearance	US\$50,000	US\$50,000	US\$50,000
- Loss of limb(s)	US\$10,000	US\$10,000	US\$10,000
- Total and irrecoverable loss of sight of one or both eyes	US\$10,000	US\$10,000	US\$10,000
B) Dental & Optical	PEARL	SAPPHIRE	RUBY
- Basic and Routine Dental Work <ul style="list-style-type: none"> ▪ Routine dental check-ups such as scaling and polishing (up to twice for each policy period) ▪ Extractions, sealant and fillings (standard amalgam or composite), root canal treatment, related x-rays 	US\$500	US\$1,000	US\$1,200
- Complex Dental Work <ul style="list-style-type: none"> ▪ Such as implants, bridgework, crowns or inlays and onlays 			
- Frames, Lenses and Eye Checks <ul style="list-style-type: none"> ▪ Frames and Lenses ▪ Cost for eyeglasses and contact lenses 	US\$75	US\$150	US\$225

For full details and limitations on benefits please refer to your Certificate of Insurance and Plan Rules

Claims

All in-patient claims and emergency medical evacuation must be pre-authorised by Healix.
Tel: +44 (0)20 8608 4227 Email: internationalhealthcare@healix.com

All other claims should be notified in writing to ICMS, IPH House, Stirling Way, Borehamwood, Herts, WD6 2BT, United Kingdom.
Tel: +44 (0) 20 8905 2888 Fax: +44 (0) 20 8207 2878 Email: icms@iphinsurance.com

Complaints procedure

Any enquiry or complaint that you may have should in the first instance be addressed to the Customer Services Manager, IPH Ltd, IPH House, Stirling Way, Borehamwood, Herts WD6 2BT, United Kingdom.
Tel: +44 20 8905 2888 Email: info@iphinsurance.com

Please quote your Policy Number in all correspondence so that we may deal with your complaint quickly.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry to the Complaints team at Lloyd's:

Complaints
Fidentia House
Walter Burke Way
Chatham Maritime
Chathams
Kent
ME4 4RN
United Kingdom

Tel: 020 7327 5693
Fax: 020 7327 5225
E-mail: Complaints@Lloyds.com

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at <http://www.financial-ombudsman.org.uk>.

Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the unlikely event that the underwriters cannot meet their liabilities under this policy. The FSCS will meet the first US\$2,000 of your claim in full plus 90% of the balance without any upper limit. Further details can be obtained from www.fscs.org.uk