

Plan Overview – Supreme 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	CLASSIC	PLUS	PLATINUM
Total Policy Limit per person per policy year	US\$1,500,000/ £1,500,000	US\$2,000,000/ £1,750,000	US\$3,000,000/ £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\$/£180	# US\$/£250	+# Full Refund
– Intensive care unit within USA & Canada (whilst travelling)	US\$/£360	US\$/£500	+ Full Refund
– Parent accommodation	+ Full Refund	+ Full Refund	+ Full Refund
– Day-care treatment	+ Full Refund	+ Full Refund	+ Full Refund
In-patient epidemic & pandemic (Including Covid-19) 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



SIGNIFICANT FEATURES AND BENEFITS	CLASSIC	PLUS	PLATINUM
Prescribed drugs and dressings	-	+* Full Refund	+* Full Refund
Pre hospitalisation treatment	US\$/£2,500	+* Full Refund	+* Full Refund
Post hospitalisation treatment	US\$/£2,500	+* 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\$/£75 per day	US\$/£100 per day	US\$/£125 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\$/£1,300	⌈ US\$/£4,000
Routine Maternity Care and Childbirth	-	-	
Newborn Care (first 14 days)	-	⌈ US\$/£1,000	⌈ US\$/£4,000
Medical aids such as wheelchairs, knee braces or crutches	US\$/£500	US\$/£750	US\$/£1,000



SIGNIFICANT FEATURES AND BENEFITS	CLASSIC	PLUS	PLATINUM
Emergency dental treatment following accident	US\$/£2,000	US\$/£3,000	+ Full Refund
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\$/£7,500	US\$/£10,000	US\$/£12,500
Repatriation of mortal remains			
Permanent total disability	-	-	US\$/£10,000

- Key:**
- + up to policy limit
 - # Single bedded room only
 - * US\$/£100 deductible per policy year applies
 - ∫ 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	CLASSIC	PLUS	PLATINUM
- 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	CLASSIC	PLUS	PLATINUM
- 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